

# The Purpose of Exchange

THE purpose of Exchange is so to adapt ourselves by right thinking, that we may merge individual ability and advantages into public good, and thus achieve that happiness of soul always a result of unselfishness, and only acquired through the benefits we give others.

# The Spirit of Exchange

THE interpretation of the word Exchange in business life is that of parting with something in return for its equivalent. Our interpretation of Exchange is the giving of self for the privilege (in return) of serving others; of parting with selfishness and receiving in return the satisfaction of discharging our duty to our Fellowmen, to our Community and to our Nation.

# My Covenant of Service

ACCEPTING the divine privilege of single and collective responsibility as life's noblest gift, I covenant with my fellow Exchangites:

To consecrate my best energies to the uplifting of Social, Religious, Political and Business ideals;

To discharge the debt I owe to those of high and low estate who have served and sacrificed that the heritage of American citizenship might be mine;

To honor and respect law, to serve my fellowmen, and uphold the ideals and institutions of my Country;

To implant the life-giving, society-building spirit of Service and Comradeship in my social and business relationships;

To serve in Unity with those seeking better conditions, better understandings, and greater opportunities for all.

[Officially adopted by the National Exchange Club]

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Publication Office, Mount Morris, lars per year, payable quarterly. Iss Morris, Illinois, under the act of March	Ill. Editorial Office, Suite 529 Ohio Building, Toled monthly.  Entered as second-class matter Dec. 1 h 3, 1879.	12, 1927, at the post office at Mount

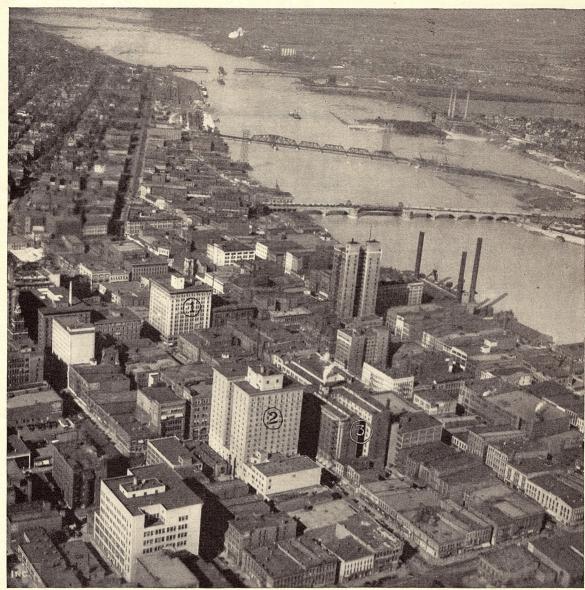


Photo by Aerial Surveys, Inc.

# THE CENTER OF CONVENTION ACTIVITIES

HE above photo, taken over the heart of Toledo, the home of The National Exchange Club Headquarters and the Convention city for the Twelfth Annual Exchange Club Convention, indicates vividly three of the skyscrapers about which the Convention activities will be centered. No. 1 indicates the Ohio Building, home of The National Exchange Club Headquarters, where open house will be held during Convention Week, presenting the opportunity for all Exchangites to become more familiar with the manner in which the National Organization functions. No. 2 indicates the Commodore Perry Hotel, Regis-

tration Headquarters for the Convention, and where the Convention sessions and many of the entertainment features will be held. No. 3 is the Secor Hotel, which will also be placed at the services of Exchangites and Exchangettes attending the Convention. Other Convention hotels are in the immediate vicinity, as is the Chamber of Commerce, just above the Secor. All of the above mentioned buildings are within the radius of one block from the Convention meeting place. Every detail of the hospitality and program features has been completed to make an unusually successful Convention the week of July 22 to 27.

# EXCHANGITE

NATIONAL EXCHANGE CLUB



OFFICIAL PUBLICATION

Volume VII

JULY, 1928

Number 7

# Exchange Covenant of Service

Its Meaning and Application to Everyday Life

By Norman V. Peale
Member, Exchange Club of Syracuse, N. Y.

PART I

NE of the saddest facts in an individual life is the disparity between one's aspirations and one's achievements. It is a wonderful thing to espouse high ideals, but it is much more important that these ideals be realized in actual living. True success is measured by the degree to which one approximates his ideals. Doubtless the thought of Tennyson is echoed in the hearts of many men as they view the great gulf which is fixed between that which they would do and that which they actually do.

"O! that a man would rise in me,
That the man I am might cease to be."

Even in the noblest and the best of men the tragedy of this situation is felt. What is true of an individual is true likewise of the state and of organizations. There is a tendency often times to promulgate high-sounding platitudes, and in actual conduct of affairs to grow careless of them. It is an established truism that when a nation or an organization or an individual departs from ideals which have inspired, at that moment decadence sets in.

Organizations such as the Exchange Clubs have a very decided function to fill in American life. They represent the highest ideals of American business and social relations. If our nation is to maintain her idealistic position in the world, through which shall endure her greatness, it will be very largely because business men uphold these ideals. In the business life of our country there has been a very definite movement within recent years in the direction of higher ethics and loftier motives. Business is honest very generally today. Adulteration, unethical competition and cheap methods of gaining an advantage are unconsciously prohibited.

Into our business and social structure a new ideal is coming—the ideal of unselfish service. It is a tendency in the direction of that ideal condition when service to human-kind shall be the dominant motive, and personal profit shall become secondary. This general condition is interestingly manifested in the interpretation of the word "Exchange" in business life, where we are told that it is "parting with some-

thing in return for its equivalent." That is, it is "the giving of self for the privilege in return of serving others, of parting with selfishness and receiving in return the satisfaction of discharging our duty to our fellowmen, to our community, and to our nation." It is here observed that service is given not particularly for material return, but for that indefinable something which is the highest profit—that happiness which goes with the unselfish giving of oneself for others.

Many generations ago there walked among us one who uttered an ideal not unlike the ideal of "Exchange"; namely, that "whosoever shall find his life shall lose it, and whosoever shall lose his life for my sake (meaning for his fellowmen) shall find it." There is, therefore, in the purpose of Exchange a dictinctly religious motive, and in religion we find always the highest form of individual and social ethics. The spirit of Exchange, then, is deeper than merely an ethical one. Its religious inspiration is finding practical manifestation in the ordinary life of every day.

When a man becomes a member of an Exchange Club, by that token he covenants with other men, pledging himself that with them he will attempt to make this ideal real in everyday life. There is, it seems to me, a very serious misconception, among some, of the purpose behind the Exchange Club. It would seem that many regard it as merely an eating organization; that its purpose is fulfilled in a well-filled stomach. There is, of course, a good deal of value in bringing men together in a bond of fellowship, where with singing and general hilarity they may for a little while forget their business cares. If such be the sole purpose of the organization, while it might still have some value, it would not commend itself seriously as a vital organization. Every member ought to be made to realize that he is pledging himself to something definite; that he is uniting with others in a crusade, the purpose of which is to elevate the social, the religious, the political. and the business ideals of the community in which he lives.

(To be continued next month)

# Catching Counterfeiters

# Thrilling Episode of Secret Service Men

By HAROLD C. KEYES

Harold C. Keyes is the United States Secret Service man responsible for preventing the assassinations of Woodrow Wilson and Marshall Foch. The story of these remarkable episodes are printed for the first time in his book called, "Tales of the Secret Service." Mr. Keyes is one of the best posted men in the country on narcotic smuggling, counterfeiting, and rum running.



Dupont

AM going to tell you a little story about the trapping of an international gang of counterfeiters, in co-operation with the Royal Northwest

Mounted Police and how it ultimately resulted in my having to officiate as best man at a most unusual wedding ceremony.

On a hot sultry day in July, I had just come in from an investigation that had involved a sixteen-hour day shadow job, when I was called to the sanctorum of the Chief. He had evidently been shaken out of his phlegmatism by something out of the ordinary. As I entered he fairly shouted: "Looks like a job

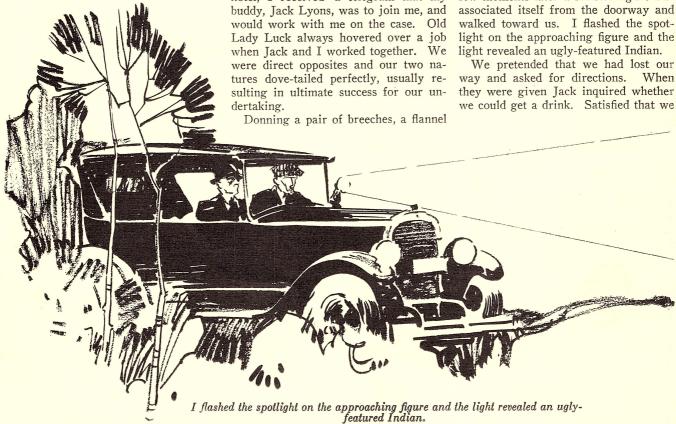
lined up for you, and a big one!" The morning's shipment to the Federal Reserve Bank, from upper New York State, had contained over \$3,000 of counterfeit twenty and fifty dollar bills. Ogden Point and vicinity seemed the only lead. Indications showed the traffic to be confined to the border rum

I went directly to the bank and was given the counterfeit notes. They had none of the hall marks that would identify them as the work of the "old timers." The work seemed to be that of an entirely new outfit. The engraving wasn't bad, but they were evidently inexperienced in the art of mixing inks and had also stumbled badly with the

The next day I started for Ogden Point. It was my first visit to the town that prides itself on being the "Gateway to Canada." As soon as I reached my hotel, I received a telegram that my dertaking.

shirt and an old cap, I walked over to the First National Bank, located directly opposite the Hotel and next to the Customs House. My conversation with the President merely confirmed my suspicions that the gang we were after were closely connected with the liquor traffic. When Jack arrived, we spent a little time mulling over plans as to the best method to pursue in order to win the confidence of the border "Brotherhood of Crime." That night we hired an automobile and made the rounds of some of the "speak-easies."

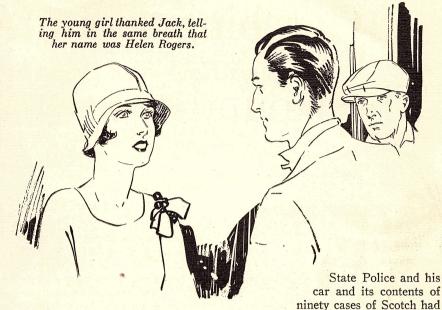
The Broken Knuckle was the first place visited. We had been told that there was plenty of liquor to be gotten there and we hoped we might run across some of the brotherhood as well. As we drove into the yard, Jack, who was at the wheel, sounded the horn several times. Instantly all lights were turned out and not a sound could be heard. A few moments later a sinister figure dislight revealed an ugly-featured Indian.



were not to be feared, he invited us in. As we entered the cabin, the lights blazed forth again, revealing a motley bunch of cut-throats seated at boxes that served as tables. All eyes were focused on us. We sauntered over to an overturned packing box and ordered some ale. I was rather hungry and asked if I could get a sandwich. The Indian wheeled an ice box into the room and we had a difficult time controlling our mirth as he opened the box and disclosed its contents. Sliced ham, cheese and bread were lying on top of the ice, and next to them was a shaving brush, with the soap still in it and a safety razor. Evidently the box was intended for double duty.

We were taken for granted and conversation was resumed.

In a far corner of the room, I noticed a group of four-two girls and two men. One of the girls was crying. Her companion, a rather good-looking boy had evidently indulged too freely in Canadian liquor. While he was apparently unaware of what was going on about him, the other fellow, a rough looking sort, was stealthily trying to take liberties with the girl, though he was keeping a watchful eye on his own "sweetie" who seemed more interested in drinking than anything else. The girl he was annoying was obviously not the type one expects to see in such a low dive. I called Jack's attention to the situation, and, without ado he walked over to the group and hit the chap a crack on the mouth that sounded like the kick of a Georgia mule on a barn door. young girl thanked Jack, telling him in



incapable of taking care of her. Soon after, we three left the place together.

We found that Helen was employed as a waitress at our hotel, and that she had had just enough to drink to be in a talkative mood. On the way home we acquired some valuable information.

She said she had come from Vermont, that she had left home on account of her father, who had treated her badly, and that she intended to marry the young man who had been with her at the Broken Knuckle. They had saved up a tidy sum, but lately Leo had fallen in with bad company and had been induced to take a flyer at rum-running. He had had an unlucky meeting with the

been confiscated, leaving him very much out of pocket.

We confided in Helen that we were

We confided in Helen that we were after a man named Passanow, whom we understood made a good plate for counterfeits and we were anxious to buy them from him. She said that if we had plenty of money she thought she could arrange a meeting with him. The following day we were informed that the plates would cost us five thousand dollars. We assured her that we had the ready cash and asked her to arrange a meeting place at the International bound
(Continued on page 28)



# Did You Ask Where That Beef Steak Came From?

# The Round-Up

By W. G. SWENSON

Asst. Manager, S. M. S. Ranch, Stamford, Texas
Third Vice-President, Texas Affiliated Exchange Clubs
Photos by the Author

N the spring on the cattle ranches of west and central-west Texas (a section of the state in which high quality cattle are raised and shipped for finishing in Corn Belt feed lots), when the rains have come and filled the "tanks" and water holes, when the grass in the pasture is a carpet of green, when the cows "shed off" and the little calves are fat and frisky, when the days are getting warmer and men and horses are anxious to be "a-going," the real work of the cowboy begins. Through the winter months he has looked forward to the time when he will ride far from the ranch house, day after day over the range, with nothing but miles and miles of grass, sun, and sky-and cattle before him. He finds a fascination in the round-up that answers the "call of the wild," and, although it takes inexhaustible endurance and muscles of steel, there is a joy in the open that means freedom to a cowboy.

A cow outfit consists of ten to fifteen cowboys, including a straw-boss and ranch foreman, also a cook, a "hoodlum wagon" driver, and a horse-wrangler. The duty of the latter is to drive the loose saddle horses, called a "Remuda,"

having them in a band when wanted for change of mounts, and to see that they are watered, grazed, and kept from straying. Such a cow outfit is a complete unit and moves to any part of the pasture or ranch. It may camp several days in one location or move from place to place on successive

days, according to the nature of the work to be done.

Each cowboy has about twelve horses, which are called his "mount." After the horses are assigned, to all intents and purposes, they become the property of the man. Some foremen do not let their men trade horses among themselves, but it is quite generally permitted under supervision that avoids "sharking." Cowboys often claim they are "afoot" and that "There ain't no more good cow ponies," but woe to the "outfit" that tries to take one of the noaccounts away, or, as the saying is, "Monkey with a man's mount." Each horse is ridden about one-half day at a time and then changed for a fresh one.



"Let him buck!"

The S. M. S. Ranch has 1,100 horses; 500 are used for cow-work and 100 for driving, farm work, freighting, etc. The balance are brood mares or young stuff coming along. Every cow pony, work horse, or mule has a name, and every man who has been on the ranch any time knows every horse by sight and by name and whose mount he is in. The names run along in this fashion: Red Mud, Peruna, Jesse James, Crabby, etc. The name, however, does not necessarily indicate the characteristics of the horse, for Possum is one of the best "cutting horses" on the S. M. S. Ranch, and so is Crabby. A good cutting horse is the pride and joy of a cowboy.

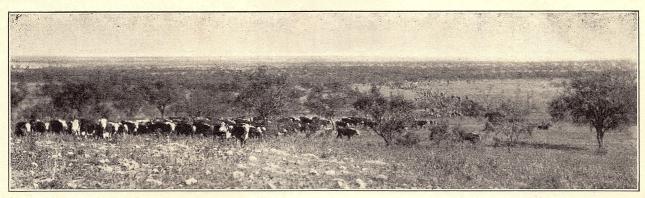
Before the spring work begins, the Chuck wagon is cleaned up and gone over to see that everything is ready: dishes, knives, forks, cooking utensils, dutch ovens, fire stakes, wash pans, water barrel, the canvas fly, etc. Then it is loaded with provisions, groceries, and some beds or "hot-rolls," as the rolls of blankets and bedding are called. The Hoodlum wagon carries the balance of the men's bedding, rope, branding irons, tents, poles, stakes, and any extra equipment on hand, such as extra saddles, boots, etc.

A calf begins his life on a large ranch in a large pasture of ten to fifty sections of land (a section being 640 acres or one square mile), and there he frisks and runs with his mother until he is a rollicking youngster three to five months old, when he is large enough to be branded.

When the round-up begins, under the direction of the straw-boss, or foreman, a drive is made covering an area of about ten square miles. The cowboys



Branding scene, S. M. S. Ranch. Note one calf on ground and a second calf being "flanked." Two sets of "flankers," two men with branding irons, one with dehorner, and one man with vaccinating syringe



Cattle on "the drive" in West Texas, where high grade cattle are raised for finishing in the Corn Belt

ride to the far side of the territory to be driven over and then "split," with approximately one-half of the men going each way. The men are deployed in fan-shape and drive the cattle to a given point designated beforehand. In this way there is one man leading the drive on each side, and this man is an experienced cow-man and knows the country very well.

The two men leading the drive ride at a gallop nearly all the time in order to

placed in it to become hot. One man sharpens the dehorners to do the dehorning, one man sharpens his knife to do the marking and castrating, one man handles the vaccinating syringe (for nearly all ranches now vaccinate for Blackleg), one man runs the dope bucket, one or two men handle the branding iron or irons—depending upon how large a brand is madefour men pair off into two sets of "flankers," and one man, who is a

good roper, brings in a fresh horse with saddle. It takes ten or eleven men to make a full branding crew, and if more men are on hand they are used as "flankers"—the men who throw the calves on the ground.



Branding scene, S. M. S. Ranch

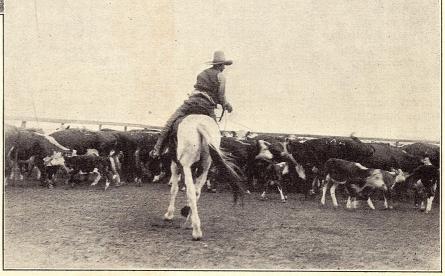
get ahead of any cows that may "know the game" and try to run out ahead before the riders close the gap. The two leaders "throw the cattle in" toward the center and then try to be far enough ahead to stop any cattle going the same direction as the drive.

After all the cattle have been herded together, they are driven into a large corral, if one is near by, if not they are held in the open, preparatory to branding. When the cattle are held in the open, three or four men remain on horseback to hold the herd. Otherwise, all the cowboys dismount in order to get all set for the branding.

A large wood fire with large backlogs is built, and the branding irons

When the irons are hot, the foreman says, "Drag 'em out," and the roper mounts and rides into the herd.

The first introduction a calf has to civilization is when the noose slips over his head and tightens, and the horse begins (Continued on page 30)



Cattle in corral, "Scandalous John" roping calf to brand

# America's Capital Overflow

# Some Potent Factors Behind Our Prosperity

By PAUL CLAY

Vice-President, Moody's Investors Service

EW capital, meaning savings out of earnings, is today overflowing from the United States into foreign lands and from the hands of earners and producers into the bond market, the stock market, and into our leading industries. I am going to try to describe what this overflow means to investors and bankers and to the future of the people of this nation.

About three centuries ago, in the year 1606, we became a debtor people. At that time the London Company was organized in London, England, for the development of America, and its stock was eagerly subscribed for by bankers, investors, politicians, clergy and everybody. For more than three centuries we remained a debtor people and nearly all the time a prosperous lot of debtors. Then, in 1920, with a turn in the wheel of international fortune, brought about by the World War, we paid off that three-century debt and became a creditor nation.

We paid it out of our plenty; and now American capital is overflowing into almost every leading country of the world. It is but a literal statement of fact to use the word "overflowing" because American industries are, broadly speaking, filled with capital. We as a people now save out of earnings about \$9,500,000,000 per annum, as compared with only \$3,500,000,000 before the war. It is this huge increase in our annual savings that accounts for the plethora of capital at home, for the overflow, for the stability of bond prices, and for the low and declining yields of both bonds and stocks. The expansion of savings, in turn, is accounted for mainly by the great war increase in prices, wages, earnings, and profits.

In our new role of creditor nation we began in 1915 to export capital on a large scale. We sent abroad about one and one-third billions in that year and about the same in 1916. During the past three years, however, our gross exports of capital have been about two billion dollars per annum. So it is that, whereas we were a debtor nation to the extent of about \$4,000,000,000 at the end of 1913, now we are a creditor nation to the extent of about \$14,500,000,000—both being gross rather than net sums.

Nor was this happy reversal in our national fortunes the mere chance result of a world war. This world misfortune did throw into our lap a huge total of

unavoidable war profits; but, besides this, we placed ourselves in a position to utilize the opportunity through the scientific organization of our whole financial system. We now have what virtually amounts to a new banking system, in that the Federal Reserve Act so unified our thirty thousand banks into a single organism that the efficiency and power of the system now surpasses the boldest dreams of the past. We have also a new investment banking

I N the accompanying article Mr. Paul Clay, vice-president of Moody's Investors Service, New York, of which John Moody is chief executive, states that the current era of progress is likely to live on. Mr. Clay was formerly the economist for the Federal Reserve Bank. He also was one of the star witnesses in the recent governmental suit to collect additional taxes from those who sold their Ford Stock to Mr. Ford eight years ago. This was no new role for Mr. Clay who began testifying as an expert in financial cases 20 years ago. Many of Mr. Clay's works are being used as text books in colleges and universities. He delivered a talk upon the subject of this article before the Exchange Club, of Middletown, Conn., recently.

system or organization of bond houses and dealers. In former days only the sizable cities could boast of a bond house but now there is a bond house or dealer in every city in the land and in every sizable town.

Our new commercial banking system has mobilized both cash reserves and bank credits; and in like manner our new investment banking system has mobilized capital—referring to long-term capital. The two supplement each other and constitute a new financial system which has speeded up progress, stabilized the security markets, placed industries upon a sounder basis and eliminated some of the banking and financial troubles which vexed our business life for three centuries. As a result of the Federal Reserve Act, the recurring Autumn stringency in the

money market has been eliminated. Instead of financing the crop movement by the old awkward method of shipping hundreds of millions of dollars of cash, we now finance it scientifically by the use of credits upon the books of the Federal Reserve system and by the automatic expansion and contraction of Federal Reserve note circulation in response to the demands of trade. One of the striking results of this substitution of scientific credits for clumsy cash is that the violent seasonal movements of interest rates no longer occur. We have estimated that our new banking system has flattened the movement of time money rates by about 40 per cent and of call money rates by about 60 per cent.

Nor are the accomplishments of our new investment banking system any less impressive. Back in the Rooseveltian days Wall Street used to measure the weakness of an industrial stock by its shortage of working capital; but corporations no longer run short of working capital. In every city, village and hamlet in the United States is located an investment banker or his agent standing ready to receive every thousand dollars, every hundred dollars and every dollar of new savings and to pass along this new capital to the great investment banking house and thence to the borrowing corporation. There is a quickened flow of capital, the life-blood of business, from every part of the body politic to that part where it is

How, then, did this new and greater investment banking system come into existence? It sprang up in response to the war emergency. The United States Government called upon our bond houses and bankers to sell in the short period of two years as great a volume of bonds, approximately, as the American people owned at the beginning of that period. In other words, the amount of Liberty bonds which had to be sold to finance the war was about equal to the total amount of bonds in the hands of American investors at the beginning of the war. Nor did our investment bankers and financiers fail to meet the emergency. They accomplished the task, impossible as it might seem.

They accomplished it by the universal efforts put forth in the Liberty bond campaigns. At the beginning of those campaigns there were approximately two million investors in the United

(Continued on page 28)

# Proper Display of the Flag

Information of Value to Exchange Clubs

By LLOYD L. STANLEY Member, Detroit Exchange Club





THE National Exchange Club is the largest exclusively national service club in the United States, and has adopted Citizenship Training as one of its national objectives. Therefore, all Affiliated Exchange Clubs should be extremely careful to see that they observe the proper etiquette when they display the American flag.

The flag of the United States of America is the emblem of our country and made to conform with an Act of Congress which was passed upon a resolution offered by John Adams on June 14, 1877, and a subsequent resolution passed by Congress which was signed by President Monroe on April 4, 1818.

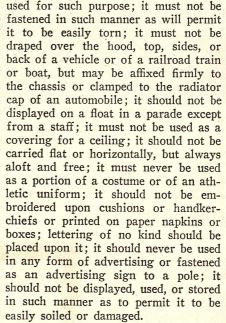
The first appearance in battle of our grand old Stars and Stripes was at the Battle of Brandywine in September, 1877.

According to practice which is now becoming general, there are several days each year when our flag should be displayed. These days are as follows: Lincoln's Birthday......February 12 Washington's Birthday.....February 22 Mother's Day...Second Sunday in May Memorial Day.......May 30 Flag Day..........June 14 Independence Day.......July 4 Labor Day..First Monday in September Armistice Day..........November 11

There are certain fundamental rules of heraldy which, if understood generally, would indicate the proper method of displaying the flag of the United States of America. The matter becomes a very simple one if it is kept in mind that the flag represents the living country and is itself considered as a living thing.



The following cautions are to be observed regarding the flag: No disrespect to the flag is to be permitted; the flag of the United States is not to be dipped to any person or object, the regimental colors, state flag, organization, or institutional flag rendering this honor; the flag with the union down should not be thus displayed except as a signal of distress; no other flag or pennant is to be placed above it, or, if on the same level, to the right of the flag of the United States; the flag must not be allowed to touch the ground or floor or trail in the water; no object or emblem of any kind is to be placed on or above the American flag; it should not be used as drapery in any form whatsoever, red, white and blue bunting being



Bunting of blue, white and red should be used for covering a speaker's desk, draping over the front of a platform and for decoration in general. The bunting should be arranged with the blue above, the white in the midde and the red below.

# DISPLAY ON A STAFF OR POLE

The flag should always be at the top of the staff or pole unless it is being flown at half mast. The flag should be run up at sunrise and taken down at sunset.

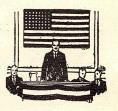
In placing the flag at half mast in the morning, raise it to full mast, then lower it to half mast. Before lowering from half mast, the flag should be run to the top of the staff or pole and then lowered. Half mast does not mean one-half way down the flag pole but it does mean that the flag should be low enough so that everyone will understand that it is lowered in memory or honor of some specific occasion.

When inside a building, if the flag is on a staff it should be placed upon a supporting base. The flag should be allowed to hang naturally and the eagle on the staff should always face forward.

If the flag stands beside the speaker's table, it should always be placed at the right of the speaker.

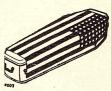
If the flag comes in with a delegation or organization, it should be placed at the right hand of the group on a supporting base and facing the speak-

(Continued on page 31)



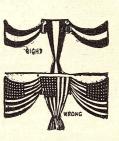


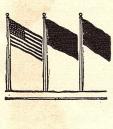






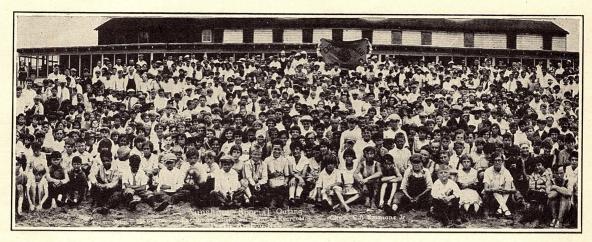












The Exchange Club of Perth Amboy, N. J., entertained more than 3,000 children at its "Sunshine Special" last year

# The Sunshine Special

# Exchange Club Day for Children Scheduled for August 7

HE day for the annual Sunshine Special, the nationally adopted outing day given by Exchange Clubs to underprivileged children in communities all over the land, on the first Tuesday of August, is not far away. Elaborate preparations for giant picnics are being made by Clubs in every state in the Union, according to reports received at National Headquarters almost daily.

The "Sunshine Special" idea originated in Nashville, Tennessee, several years ago, and at the 1925 Convention was adopted as a National Exchange Club project, being incorporated as a part of its yearly program. Since that time Exchange Clubs throughout the United States have gained the gratitude of thousands of little children and the respect and good-will of their communities when they have staged their generous picnics each year for the children. The Sunshine Specials have become such big affairs in communities where they have been staged that nation-wide attention has been attracted to them. Newspapers and news-reels have devoted considerable space to these entertainment parties for the needy kiddies. As an example, last year the Sunday Rotogravure Section of the New York Times gave a double page spread to the "Sunshine Special" photograph of the three thousand children guests of Perth Amboy, N. J., Exchange Club.

In order to make this great outing a successful national movement, each Affiliated Exchange Club must do its part. Practically every community in the country, large and small alike, has children in whose lives but little sunshine is found. In some instances, these boys and girls are wards of City, County, or State institutions, but there are many

others outside the precincts of such places. The essential feature is that every Exchange Club in the Nation demonstrates, on this specified day, the purpose and practicality of our motto, "Unity for Service," by giving all of the deserving children of its community a wonderful day of sunshine and happiness.

Unfortunately in past years, some Exchange Clubs have felt that local conditions were such that would not warrant their participating, but more Clubs are joining the movement each year. It is hoped that every Club will sponsor a Sunshine Special this year. Clubs that have taken part in this great national event have become enthusiastic over it, reporting that nothing which they have done has given them so much genuine pleasure. Many officers and members claim that they really had more fun, or at least just as much, as did the little folks.

A majority of the "Specials" are held at amusement parks and bathing beaches and are, in most instances, preceded by parades through the downtown streets. Great ingenuity is displayed in the construction of "locomotives" to lead the lines of march. It would be impossible to estimate the number of sandwiches, glasses of lemonade, bottles of pop, and and bags of peanuts dispensed by Exchangites on this day, but it is certain that the total would be astonishing.

The general outline for the organization and program of the Sunshine Special Day, as told by Alfred T. Levine of the Exchange Club of Nashville, Tenn., and discussed in the Exchange Club booklet, "The Sunshine Special," is as follows:

The first committee appointed is an executive committee of some five or

more members with a chairman who has the titular designation of Director General. This Executive Committee of the Sunshine Special begins its work by making a general lay-out of the affair, avoiding specific details but giving special attention to the general plans for the event. These general plans consist in mapping out just how the affair is going to be held, where it is going to be held, and what proportion certain features of it should assume, basing the whole upon the past experience of the Club.

As the time of the event grows nearer, the entire Club is divided into groups. Every man is allocated to some committee and is told that just as far as he functions the affair will be a success and youthful hearts will be made glad, but just so far as he fails to function there will be some gap left uncovered that will sadden some tiny heart.

Probably the first committee to be appointed is a Press Committee. Committee gives the widest publicity, for two purposes; first, to make the event elaborate and attract public attention and co-operation, which will be hereinafter referred to more fully; second, to sell the Club's objective to both the public and the Club itself. Press Committee should be a small Committee and each member thereof should make it his business to write something and to see that all possible publicity is given to the event, such as the publication of the personnel of all committees, little stories in regard to progress from time to time, etc., etc.

The Executive Committee of course has selected a place where the Sunshine Special is to be held. This place is dependent upon local conditions. Our first two Sunshine Specials were held at the

Glendale Zoo. Our last three have been held at the State Fair Grounds where a covered grandstand, together with amusement features, give broader and more elaborate opportunities for showing our little guests the courtesies of the day.

The proper publicity having been given and grounds having been selected, we then concentrate, first, upon the parade. While our Club could draw sufficient automobiles from its own membership and from relatives and employees and business associates to carry all the children, yet, nevertheless, we have felt that its scope would be broader if the public participated so we designate what is known as an Automobile Committee. This Automobile Committee, generally headed by some automobile merchant, begins very early to call for cars through the press. We always put out the alarm, through stories, that we are worried about cars and some children will be left. This is to a certain extent a bug-a-boo but every visitor who is drawn in becomes more interested in the children and in this kind of work and becomes more inspired to altruistic conduct.

Last year we used something over 650 cars. This appeal for cars is carried not only through the press but, on the Sunday a week or ten days before the affair, speakers are allocated to each of the churches. Thru arrangements with the ministers, announcements are made to invoke public co-operation.

Next, or rather, right along at the same time, we are beginning to arrange for our guests and a committee on invitations is appointed. This Committee personally visits every institution that the Executive Committee has decided shall be invited. This year we had seventeen institutions as our guests. This Committee approaches these institutions, invites them, urges them to bring their attendants with them, arranges and tabulates the quota of cars necessary, and arranges for the institutions to be reached by the various committees around about 12 o'clock on the chosen day. Might it be said that we never carry our children on trucks and we endeavor to eliminate the smaller and less expensive cars, so as to give these little chaps the privilege of a de luxe automobile ride.

While the whole Club is divided into committees along certain functioning lines, the Club is again divided, regardless of this group of committees, into institutional committees. Each institutional committee has a chairman and a vice chairman and there is grouped around each committee a certain number of cars in addition to those from the Exchange Club members. Hence, taking the Industrial School with its 800 students to which we generally send 250 cars, there

would be, probably, 25 or 30 Exchange cars and the rest of them would be from others who were filling in.

As soon as the Automobile Committee gets the cars donated they give these cars to a Captain of the particular institutional committee, who, in turn, takes up with the donors this particular assignment and informs him or her where they are to report.

Coming to the parade feature, we appoint two committees, one known as the Municipal Co-operation Committee; the other as a Parade Formation and Rout-

# Suggested Committees for the Sunshine Special

Executive Committee Press Committee Automobile Committee Invitation Committee Municipal Co-operation Committee Parade Formation and Routing First Aid Committee Flag, Horn and Cap Committee Sign and Placard Committee Parade Special Feature Committee Musical Committee Water Committee Parking Committee Policing Committee Lemonade Committee Sandwich Committee Ice Cream Committee Peanut and Popcorn Committee Speakers Committee Special Feature Committee

ing Committee. The Parade Formation and Routing Committee members act as marshals of the parade and are generally selected from military men who have horses.

Souvenir Committee

Ladies Committee

Finance Committee

Institutional Committees

The Municipal Co-operation Committee procures a proclamation from the Mayor calling upon the city to co-operate in the giving of cars and calling for an hour holiday whereby the people will turn out to give welcome and acclaim to the guests of the occasion. It also works out with the Police Department the routing of the parade, sees to it that a large motorcycle squad is given to head the parade and that a squad of officers is detailed to the grounds for the purpose, not so much of keeping order, as to prevent any trouble or panic in event of accident.

While we have handled five "Specials" with a probable gross aggregate attendance of 20,000 people, we have been extremely fortunate in the fact that we have never had a serious accident. But we have always been prepared for every emergency and we appoint a First Aid Committee headed by a Doctor which puts into the parade three or four ambulances in which we have corps of nurses.

The parade will assume terrific proportions. It should traverse the principal streets of the city, thence proceed to the grounds for the celebration.

As an auxiliary to the parade, we appoint a Flag, Horn and Cap Committee. This Committee purchases a horn, a cap and an American flag for each child. Each institutional Captain is given his quota or allotment and takes them out with him to the institution and distributes them to the children.

Also there is appointed a Sign and Placard Committee. This Committee devises a plan whereby each child is given a little identification tag containing the number of the car and the name of the driver. The Committee also procures large pasteboard signs for the sides of each car and likewise provides the different signs which are necessary to indicate the location of various features at the grounds.

Heading the parade is always a papier-mache engine. This is generally mounted on a Ford chassis and is a replica of a real engine. Upon it is painted the legend "Sunshine Special, No. ....., Exchange Club" and, of course, the Exchange Club emblem. The preparation of this engine, together with other specialties for the parade, is allocated to a Committee known as the Parade Special Feature Committee. There is no limit to these features. Ordinarily the Nashville Club has an engine, an elaborately decorated float with its emblem, one or two large sprinkling wagons with a "Lemonade" sign on each, probably a truck with a man popping pop-corn and a truck with ice cream conspicuously displayed. We never permit an advertising truck to go in the line of parade. We have, however, from time to time, had the City Fire Department put an engine or two in, all of which tends to break the monotony of just a long line of undecorated cars. The more of these special features, the more attractive will be the parade.

Always invited to ride in the parade are the Mayor, City Officials, president of other clubs and, if held at the capital city of the State, the Governor.

Of course, the Municipal Co-operation Committee must arrange for the clearance of the route, so as not to break the parade into various sub-sections and disintegrating groups.

At some central place a reviewing

stand is always erected and elaborately decorated. As the head of the column reaches there, the guests of honor including officers of the local Club, officers of the sister clubs, officials, etc. dismount and go upon the stand and review the parade as it passes.

We always have a Music Committee. This Music Committee endeavors to get as many bands as possible but without expense to the Club. We have always had the co-operation of the Shrine Band, the Regimental Band, the High School Band, the Railway & Light Company Band, the Industrial School Band and the professional musicians have always volunteered giving us a professional band. These bands are put at regular intervals in the parade and add very much to the occasion. The bands do not accompany the parade to the grounds but after the principal streets have been traversed they drop out at some given point, hence taking only about an hour of their time.

As the institutions reach their place of destination for the purpose of falling into the parade, the Water Committee gets into action. The Water Committee is very important. The affair is held in the summer, the children are thirsty and want water. We do not give them anything sweet to drink at this time as we do not want them to dull their appetites. The Water Committee, having given the children all the water they want, then proceeds to the rendezvous, or grounds, where an unlimited supply of water is ready for the children the moment they arrive. This Committee is most vital. Better have too much water than too little. This Committee likewise gets ice for the lemonade and the soda pop or other soft drinks.

Having gotten to the grounds, the first contact with a committee is the Ice and Water Committee as heretofore stated. A Parking Committee has arranged a parking place for the cars. This Committee must be on the grounds early, should have standards mounted showing where each institution parks and should especially see that the cars are placed headed out in the direction they are to leave so as to prevent any confusion or accidents. They are to see that every space is ample for the grouping of the cars and the drivers should endeavor to fix in the children's minds just what car they are to return to.

All of these Committees that I have referred to and will refer to, are, of course, drawn exclusively from the Club.

We generally turn the children loose for about two hours with the amusement features and refreshments. Of course, these amusement features depend upon the possibilities of the particular place.

We also have at the grounds a Lemonade Committee. This Lemonade Com-

mittee prepares a great quantity of lemonade. Last year the children consumed over 1500 gallons. There is also a soft drink committee. One year there was consumed something over 6,000 bottles of soda pop. Frankly, the children are greedy. It is not the greediness, however, of bad manners; it is the greediness of children starved for those things which our children get as a matter of course.

We also have a Sandwich Committee which prepares hundreds of sandwiches and likewise an Ice Cream Committee which dishes out the ice cream cones. Last year we used 150 gallons of ice cream and ran out. I think the sandwiches ran something over 3,000.

These Committees stay in charge, with their wives and such volunteer help as will come to them and see that every child is satisfied.

I forgot to mention that there is also a Peanut and Popcorn Committee and every child is given a bag of popcorn and a sack of peanuts. However, there is but one distribution of these at a certain given time.

One band at least, should be brought to the grounds,—in our case this is an institutional band. At a certain given time, a band concert starts—all the children are brought from the various riding devices, etc., to a central place and all the other features are closed. The band then plays for a limited time, we have very brief exercises; an invocation by a minister; a short address by the President of the Club; perhaps a three or four minute talk by the Mayor and that is the end of the ceremony.

Having finished this program, we then give them a performance which has, from time to time, taken various forms. This is handled by the Special Program Committee. Last year we had fire engine demonstrations, cavalry riding and races and concluded with day fireworks. We have tried amateur circuses and acrobatic events from different Y's but I think last year's was probably the most entertaining for the children. One time we made the mistake of trying to let the children furnish a program of races, etc., but there is very little value in features of this kind.

Having assembled these children and having gotten them quiet and given them this performance, the next problem is seeing them home safely. Every member of the Club then devotes himself to getting the children back to the cars.

As they go out, every child is presented with a large bag which is prepared by what we call the Souvenir Committee. This Souvenir Committee approaches the various merchants to see what they would like to give these children. Generally these bags contain a pencil, an all-day sucker or two, some chewing gum, advertising balloons or

noise makers, rulers, etc., etc. In the event that the merchants do not give as liberally as we had anticipated, the Club supplements it by buying some things.

The wives of the Exchange Club play an important part in the matter. We always appoint a Ladies Committee, headed by some five or six wives of the members of the Club, and they get out a special letter to Exchangites urging them to be present and participate.

Probably I should now conclude by touching on finances. You will find that most everybody wants to give you something. Everybody loves to help children. Ambulances, nurse service, publicity, souvenirs, ice cream, soda pop, lemons and sugar are generously donated. However, there are basic expenses which must be borne and so our Club has always made an assessment of \$5.00 per man, which is put upon their bill and which is always ample for the occasion.

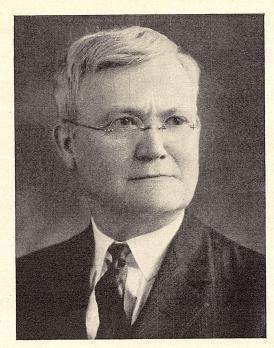
We let no committee chairman incur expense until he has presented his budget to the Finance Committee and this Finance Committee calls upon the Chairman of every committee to give the basic cost before being allowed so much money. If he asks for too much, we have to cut him down. By all means keep within the budget. Each committee chairman is urged to have a committee meeting several days prior to the affair and the committee chairmen are called together at least twice at night meetings the last one generally being the last night before the Sunshine Special and full reports and discussions are had.

While we have framed our particular Sunshine Special around the institutional groups, it may be in some communities that there are not many institutional inmates. Then let the party be for the benefit of the poorer children; or, if in a very small place where the distinction would be harmful or embarrassing, give it for all of the children of the community. After all, these children are future citizens and contact with grownups is good.

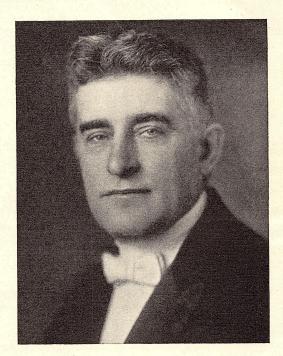
Let there be plenty of publicity. It

This plan is simply our way of doing it. Others will probably find a better way. But let us have every Sunshine Special on the first Tuesday in August of each year as contemplated in the Convention resolution so that all Exchange Clubs will, on one day of each year, actually exemplify "Unity for Service."

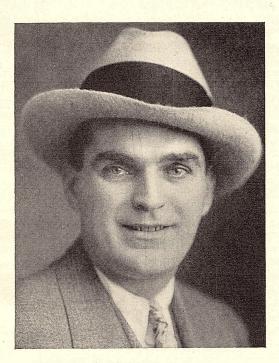
Please keep National Headquarters informed of your Sunshine Special plans. This is essential if proper national publicity is to be obtained. Information should be sent to National Headquarters some time in advance of "Sunshine Day" and a story should be prepared and mailed immediately after the occasion.



T. H. SHASTID, M. D., F. A. C. S. Duluth, Minn.



JOHN A. DERTHICK, New York, N. Y.



ERNEST C. BROOKS, Holland, Mich.



G. K. JEFFRIES, Indianapolis, Ind.

# Some Noted Exchangites

Dr. Thomas Hall Shastid, charter member of the Exchange Club of Duluth, Minn., is a noted ophthalmologist, an inventor of numerous eye, ear, nose, and throat instruments, and is an author of considerable repute. To the American Encyclopedia of Ophthalmology alone, he has contributed more than 3,000 articles. In addition, he has written several novels and a number of books and articles, some of which have been on permanent international peace. Dr. Shastid is a graduate in law, as well as in medicine, of the University of Michigan, and has been admitted to the bar in that state. He has received a number of honorary degrees from Columbia, Harvard, Universities of Vermont, Michigan, Wis-

consin, and Vienna. He is an honorary life member of the Societe Academique d' Historie Internationale (with gold medal), the Academie Latine des Sciences, and Arts et Belles-Lettres (with gold cross).

John A. Derthick, of Brooklyn, N. Y., was elected Grand Monarch, M. O. V. P. E. R., of the Grotto, at Richmond, Va., in June. Mr. Derthick is a Past National Vice-President, and Past President of the New York City Exchange Club. He is with the Miller Press of New York City, and lives in Brooklyn.

Ernest C. Brooks, President of the Exchange Club of Holland, Mich., is mayor of that city, and a teacher of so-

ciology and economics at Hope College. He is also manager and junior partner of the insurance firm of Visscher-Brooks, treasurer of the Chamber of Commerce, and is sponsoring the movement in Holland to plant over two million tulip bulbs, for which old Holland across the sea is famous.

for which old Holland across the sea is famous.

G. K. Jeffries, Past National Exchange Club President, and Past President of the Indianapolis, Ind., Exchange Club, is serving the public as general superintendent of the Terre Haute, Indianapolis and Eastern Traction System, involving eight electric lines in Indiana. Mr. Jeffries is also a Past President of an association of electric railway lines of the central states.



Registration Headquarters at the Commodore Perry Hotel, are now in operation!

# The Convention Is All Set!

Toledo is Prepared to Entertain National, Ohio, and Michigan Exchange

By NEVIN I. GAGE

REPARATIONS for the Twelfth Annual Exchange Club Convention have been completed in Toledo with the assurance of a superb Convention!

Everything that could be imagined for the comfort and pleasure of visiting Exchangites and their ladies has been arranged for by the host Clubs of the Toledo district, National Headquarters, and representatives of the Affiliated Exchange Clubs of Ohio and Michigan. For months the Convention committees have been laboring day and night working out the details of the plans that were drawn to make this the most successful Exchange Club Convention in the history of the National organization. From the moment you arrive in Toledo until your departure you will enjoy the time of your life. You will be welcomed by scores of members from the host Clubs of Toledo, West Toledo, Dorr Street-Toledo, Auburndale, Sylvania, Perrysburg, and Maumee, and it will be obvious to you that the city of Toledo has thrown open its gates to Exchange. The downtown section will be especially

decorated for the occasion in a manner that will surpass any previous efforts made by any organization. At least fifteen bands will entertain, musically, during the Convention.

The State Conventions of the Affiliated Exchange Clubs of Ohio and Michigan will be held in conjunction with the National Convention. Monday is to be named in honor of the Ohio Clubs, and Thursday in honor of Michigan, with business sessions of the state organizations held on these days, respectively. This does not mean, however, that the State Conventions are limited to but one day. On the contrary, the Exchange Clubs of both Ohio and Michigan are to have a part in the educational, inspirational, and entertainment programs put on for the whole Convention. Exchangites from these states are, therefore, urged to be present during the entire Convention period.

The latest news received at Toledo indicates that the Convention attenders are planning to use every method of transportation. Announced plans have

tenders by airplane from various points. An established daily four-trip air service between Detroit and Toledo will be maintained. Automobile caravans originating in Ohio, Michigan, Illinois, Indiana, Kentucky, Pennsylvania, New York, and the New England States will bring several thousand Exchangites with their ladies. From the Pacific Coast will come a special Exchange Club train.

The entertainment program will introduce many new features, with something doing from morning till night. The ladies entertainment features will include a marvelous \$100,000 fur fashion review, combined with a style show, which will be put on especially for registered Exchangettes of the Convention; also a complimentary banquet, bridge parties, sight-seeing tours about Toledo and down the historic Maumee Valley, a special program at the Toledo Museum of Art, personally conducted tours through the Toledo Newsboys' Association building, the LaSalle & Koch Company's store, Tiedtke's fabeen made for the arrival of many at- mous food store, the mammoth Lion July, 1928

Store, and the Lamson Brothers Dry Goods Store. In addition, there will be the President's Ball, the boat-ride on Lake Erie on Outing Day, theatre party, and Stunt and Carnival Night, with dancing and hilarious festivities.

Toledo is an ideal place to spend part of your summer vacation. The National Exchange Club Board of Control has suggested that all Exchangites of the United States spend part of their summer vacations at the Toledo Convention, July 22 to 27.

It will offer the thrill of supporting the advancement of Exchange at the greatest National Convention in its history. It will be a different way to spend your vacation, and will benefit you and your family in many ways.

Our National Conventions provide Exchangites with a more complete knowledge about Exchange.

In the same manner that the National Convention enables us to know more about Exchange, it also affords the opportunity of knowing more Exchangites. The spirit of good-fellowship is dominant at our National Conventions, and this atmosphere of cordiality makes the forming of new acquaintances easy and natural. Ties of friendship, formed at Exchange Club Conventions, often extend across the continent and last a lifetime. These pleasant relationships are worth many times the cost of attending a National Exchange Meeting. Men of kindred lines of business, attending our National Conventions, have the chance to get together in helpful discussions of much profit to each other. New ideas and helpful business practices are always obtained from these relationships.

The well-balanced Convention Pro-

gram that has been arranged will appeal to all of the interests of Exchangites and their ladies in attendance. The business of The National Exchange Club and policies for the coming year

THE EXCHANGITE



One of the nationally prominent speakers to be featured at the Convention will be John V. A. Weaver, the creator of the only serious poetry in the "American Language," and co-author of the comedy, "Love 'em and Leave 'em."

Leave 'em."
Another feature, which will be of interest to fight fans, is the blow for blow radio report of the Tunney-Heeney fight during the Stunt and Carnival Night Party, Thursday, July 26, through the courtesy of The Toledo Blade

will be handled in the Convention sessions. Inspirational sessions bearing on Exchange Club affairs, and of personal benefit to all, will be held, and matters pertaining to the mechanics of Club administration will be discussed.

Elaborate preparations are being

made for the hospitality and entertainment programs. One of the featured events will be the Opening Session at Madison Gardens with an attendance of more than 5,000 persons present by invitation. On Wednesday, the Steamer Greyhound and automobiles will transport the visitors to Put-in-Bay for a day of outing and recreation. On Thursday night the entire facilities of the Chamber of Commerce will be used for a carnival and Club stunts. Other outstanding features will be an opening Sunday Evening Service and Musical Program; a Monday afternoon automobile tour of Toledo and the historic Maumee Valley; a ladies' style show, banquet and entertainment on Tuesday afternoon and evening; a men's dinner at the Chamber of Commerce; trips through Toledo's leading industries and stores; a reception at the Museum of Art and other events which are being planned.

The first scheduled airplane Convention transportation service in the world's history will be established between Detroit and Toledo (reservations should be made with C. A. English, Secretary of the Dearborn, Mich., Exchange Club). There will also be special sight-seeing trips over Toledo during Convention week.

Special railroad rates on the certificate plan, at one and one-half fare rate, have been granted for all Exchange Club members. And it should be remembered that Toledo may be reached, by auto, on good highways from any point in the country.

Make your decision now to attend this wonderful Convention, and send your Hotel Reservations to National Headquarters at once!



The famous Tunetinker Lassies, who will be one of the two orchestras to play for the President's Ball

# Don't Forget the Convention Contests

There Will Be an Opportunity for Your Club to Win a Trophy at Toledo

THE Stunt and Quartet Contests, and the Exchange Club National Golf Tournament have become established institutions at the annual Exchange Club Conventions. They not only afford Exchange Clubs and members an opportunity for capturing a trophy at the Convention, but also afford the Convention attenders with no mean entertainment.

All Clubs are urged to avail themselves of the opportunity of advertising their communities before thousands of people from every part of the country by sending bands, quartets, orchestras, entertainers, and stunt features to the Convention.

If your Club has not yet made plans for entering a quartet or stunt in either contest, why not get your members busy now?

### Stunt Contest

THE Convention is giving unusual prominence to the Stunt Contest this year, by virtue of the excellent settings that will be given for the presentation of most any type of stunt talent that may be offered.

You can give your act on the Outing Day, Wednesday, July 25, during the four-hour boat ride on Lake Erie, or at the assembly grounds at the foot of Commodore Perry's monument at Putin-Bay. This will be an all-day affair and will be one of the big social events of the Convention. A band concert, dancing, and stunts will be the outstanding features of the festivities.

If you choose an indoor setting, then plan on staging your performance at the Stunt and Carnival Night, Thursday, July 26. This occasion will be a gay party, and will be the time when the judges make their final decision for awarding the Louisville Stunt Cup. The judges will consist of one representative of the Louisville Exchange Club, one from the Host Clubs, and one from National Headquarters.

Every Club is at liberty to decide for itself the nature of the stunt it will present. It may constitute anything, in the line of entertainment, from one individual to a brass band—or such features as singers, musical combinations, dialogues, monologues, dancers, and novelty group stunts. These stunts may be given by either amateur or professional talent, and those participating need not, necessarily, be Club members, but the act must be sponsored by a competing Exchange Club.

It is important that your stunt be thoroughly prepared in advance, and also that the Convention Stunt Committee knows in advance the nature of all stunts to be presented, and the length of time each will require. Therefore, each Club planning upon presenting a

### SOME CONVENTION NOTES

¶CONTEST ENTRIES—If your Club is sending a stunt or quartet to compete in the Convention contests, see to it that entry blanks are filled and returned to the Convention Department of National Headquarters at once.

■GOLF MEET—Don't forget your golf sticks! All those intending to compete in the National Golf Tournament should also obtain entry blanks from their Club Secretary and return them to National Headquarters at once.

■SOUVENIRS—Shipments of good-will advertising, souvenirs, and community literature should be shipped to the Convention Department, National Exchange Club Headquarters, 529 Ohio Building, Toledo, Ohio, and this department should be informed of shipments made.

■RAILROAD RATES—Be sure that, when purchasing your going ticket, you request a Certificate. Do not make the mistake of asking for a "receipt" instead of a certificate. If these certificates are not obtainable at your home station, the agent will inform you at what station they can be obtained. Purchase a local ticket to that station, where you can purchase a through ticket and at the same time ask for and obtain a certificate.

●HOTEL RESERVATIONS—All Exchangites should make hotel reservations for the Convention through the Convention Department at National Headquarters, and not with the hotels direct. Mail your Hotel Reservation Blanks to the Convention Department at once.

■REGISTRATION — Immediately upon arrival in Toledo, go to the Convention Registration Headquarters, Commodore Perry Hotel, and register. From there you will be directed to your room, and will receive your badge, book of tickets, etc.

stunt is requested to send an entry blank to the National Headquarters not later than July 15, and as much sooner as possible.

# Quartet Contest

THE Exchange Club of Toledo will offer a beautiful loving cup to the Exchange Club sending the best quartet to the Toledo Convention.

The contest is open to any quartet with the exception of Toledo, whose

personnel consists of bona fide members of Exchange Clubs, such members of quartets to be members of their Club prior to July 1, 1928, unless the Club was organized subsequent to that time—in which event members of the quartet must be charter members of their organization.

Each Club competing will sing three numbers of their own selection, and they may compete at any time during the Convention up till Thursday night, if proper arrangements are made with the judges. The final contest will be held Thursday night in connection with the Stunt and Carnival night, at which time the Toledo cup will be awarded the winning quartet.

The points of adjudication will be as follows:

Stage presence (poise and personality), 10; Intonation, 15; Accuracy as to notes and rests, 15; Breath control and production of voice, 25; Interpretation (conception of work performed, expression, and phrasing), 25; Diction (enunciation and pronunciation), 10. The contest will be judged by three disinterested musicians.

A number of Clubs have registered their intentions of sending quartets, and it is expected that the contest will be of high merit this year. All Clubs entering quartets in this competitive feature are requested to fill out reservation blanks and send them to the Convention Department of National Headquarters at their earliest convenience.

# Golf Tournament

THE Exchange Club National Golf Tournament will give the golf fans a real treat at the Sylvania Golf Club course, considered one of the best courses in this section of the country because of its distinctive natural hazards.

The qualifying rounds of the golf tournament for the Exchange Club National championship will begin at 8 A. M., Monday, July 23, with rounds at 1 P. M., for those who did not qualify in the morning. The remaining flights will be scheduled as the contest progresses.

The Convention badge will introduce the members at the Sylvania course, and transportation will be arranged. The awarding of the Golf tournament prizes will be made on Stunt and Carnival Night, Thursday, July 26. All interested members should obtain entry blanks from their Club Secretary, and return them to the Convention Department of National Headquarters, 529 Ohio Building, Toledo, Ohio, at once.

# Exchange Club Song



Adopted at the Eleventh Annual Convention

There is a time for pleasure That comes just once a week, And then our cares are banished, As good friends here we meet. And while we dine together in loyal friendship true, We'll lift our hearts and voices For the Gold and White and Blue.

Oh, it's your Club and my Club, And the Club for Unity, And may Exchange forever, Be known from sea to sea. Oh, it's your Club and my Club, Then let the motto be, Our "Unity for Service," And Truth and Loyalty.

Dear spirit of our Exchange, We will be true to thee, And where thy emblem goeth, May truth and honor be. Thy patriotic fervor for home and civic pride Makes Unity our watch-word, Where Faith and Hope abide.

(The music, at 50c per copy, can be obtained from the author, Fresno, Calif.)

It seems to me that Exchange holds a unique 1 position among our service clubs, for it is purely American and fosters patriotism. The fact that I gave three years of service to my country during the World War accounts for the march rhythm and the swing of the music of the Exchange Club Song. The words of the last stanza speak of the soul of Exchange and its mission. Our faith and hope abide in "Unity," the watchword of service.
United we stand for every good virtue for which our country stands.

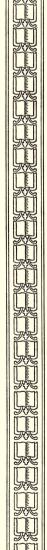
These are the days for strong and true men.

Loyalty, which is the last word of the chorus coupled with Truth is the acme of true citizenship. Truth is the guardian of Loyalty, keeping watch at the portal that no unseen error might steal into our national life and take away our birthright, the fireside, the sacredness of home, upon which the love and faith of our fathers forever builded the divine structure of eternal freedom.

freedom.

My hope and prayer for Exchange is that she shall be forever imbued with militant zeal for the right in all things and stand foursquare for God and Country.-Gilbert Wilson.





# STATE EXCHANGE CONVENTIONS RECENTLY HELD

# California Convention

By C. M. RICHARDSON
State Secretary

THE Fresno Exchange Club was host to the most successful State Convention ever put on by the Exchange Clubs of California, May 3, 4, and 5. The delegates and officers of the California Affiliated Exchange Clubs began arriving on the day before the Convention, and they all became embued with the convention spirit early in the day preceding the formal opening of the Convention. With Official Headquarters in the Hotel Fresno the boys were ready to receive and welcome the visitors.

Convention opened with State President J. Murray Williams, presiding, telegrams being received from Herold M. Harter, National Secretary, Long Beach Optimist Club, Rotary Club of Sacramento, and numbers of others. Henry Avila, President of the Host Club, was unable to be in attendance, as he was called to New York to attend the wedding of his twin daughters.

State Secretary Van Dellen's report was very complete and interesting, showing the finances of the organization were in good shape, that we had made a satisfactory growth in the past year. He called our attention to an increase of 16 2/3% in the number of clubs in California the past year, now comprising a membership of about 2900 or an increase of about 10% in membership. The largest Club in the state is Oakland, having a membership of 122. From the secretary's report, it was evident he had spent rather a busy year traveling over 6000 miles on club visits.

Dr. Thomas, President of the Fresno State College, gave a very interesting talk, speaking on adult education in service club work, helping the youth of today, and recreation of the service clubs. Dr. George Sabichi, Past National President, reported as Chairman of the State Tax Committee, and, from his report, it was evident that this committee has had a very busy year. Dr. Sabachi expressly thanked the many Exchange Clubs, both state and National, on the splendid co-operation they are giving in their support of the taxation question and the National program of Exchange in this respect.

C. D. LeMaster of Sacramento gave a talk on Exchange Ideals, particularly stressing the Golden Rule as applied to Exchange and the solving of part of our

responsibility to the communities and businesses wherein we labor and devote our energies.

We had as our guests three of the members of the "X" Club, the boys' organization of the Turlock High School, fostered and assisted by the Turlock Exchange Club, and, from the report the boys gave of themselves and their activities, if the Exchange Club of Turlock does nothing else, they have more than established their right to exist and prosper.

The Presidents' and Secretaries' breakfasts were well attended. As one said, they went to the breakfasts with one pet idea or hobby and came back with twenty. Particular stress was laid on the necessity for more relationships between Clubs: the habit of visiting back and forth was highly recommended; the system of strong Clubs in centrally located sections keeping in close touch with others was recommended. The district councils of Exchange Clubs made up of two representatives from each Club had been found very satisfactory in the promotion of better inter-club relationship.

George S. Greene, National Vice-President, in his talk paid a tribute to the Fresno Club for the splendid manner in which all details of the convention had been anticipated and handled, and congratulated Murray Williams on his handling of the convention.

The election of officers resulted in the election of Ralph H. Wight of Martinez, President; C. Lee Cronk of Los Angeles, Vice-President; Henry Avila, Fresno, Second Vice President; Judge C. L. Chambers of San Diego, Third Vice-President: C. M. Richardson. Bakersfield, Secretary; Emil Kardos, South San Francisco, Treasurer; Edward D. Carlisle, San Francisco, Marshal; Fred Duffy, San Bernardino, Sentry; Past President, J. Murray Williams, Modesto. Emil Kardos being the only officer re-elected out of the official family. The only office which was contested was the Secretary's. Pasadena was the lucky Club to obtain the convention for 1929.

Too much cannot be said for the splendid entertainment provided by the Fresno Club, who had the co-operation of the other service clubs in Fresno.

Dr. Eugene Laisne, of the Fresno Club, deserves special mention because of his success as the Chairman of the Publicity Committee. He got away to an early start, secured the names of

every member in the state, and saw that either he or his "better-half" (if he had one, and sometimes Gene did not take the trouble to find out) got a postal every week for several weeks prior to the convention. Gene certainly laid out a splendid campaign of publicity—something novel and interesting from the time the first card reached our homes.

Fresno made their goal of 500 registrations for the convention; they actually registered 501. It was the biggest and best convention ever held on the coast in Exchange.

The San Jose Exchange Club quartet was in constant demand, and, as usual, was always ready to help out with their pleasing songs. Fresno was all decorated in Exchange colors, while the police department was equipped with Exchange Club arm bands, hence we could not have become lost even if we had wanted to.

# Connecticut Convention

WILLIMANTIC was the host to the Fifth Annual Convention of the Affiliated Exchange Clubs of Connecticut, who met in that city on June 7. Nearly two hundred and fifty members from the fifteen Clubs in the state were there for the occasion. The day was one of considerable activity for the local and visiting Exchangites, who participated in various forms of recreation and pleasure.

In the afternoon, the delegates assembled for the business meeting, during which the following officers were elected for the year: President, Ansel A. Packard, Middletown; First Vice-President, John H. Walters, Bridgeport; Second Vice-President, Edward Christ, New Britain; Third Vice-President, Lloyd Middlekauff, Torrington; Secretary, Edward B. Sellew, Middletown; Treasurer, Edward Merriam, Wallingford; Marshal, William E. Smith, Southington; Sentry, Charles Gifford, East Hartford.

In the course of the session, formal resolutions were adopted expressing appreciation for the hospitality evidenced by the various organizations, and the city as well, in making the convention such a pleasant one. The keynote of the meeting was in the extension work accomplished by the state officers during the past year. The 1929 convention will be held in New Britain.

The elaborate banquet which conclud-

ed the convention activities, was most successful. The appetizing dinner, as well as the fine entertainment, left nothing to be desired. Attorney E. Frank Bugbee, chairman of the executive committee in the preparations for the convention, was the opening speaker, and welcomed the visiting Exchangites. Frank P. Fenton, the toastmaster, read the felicitations extended the Exchange Clubs in convention by National Secretary Herold M. Harter, of Toledo, and State President Ralph H. Wight, of California. He also read a message of regret from Maurice S. Leonard, Exalted Ruler of Willimantic Lodge, No. 1311, of the Elks, who was unable to attend. Mayor Charles A. Gates extended an official welcome to the gathering. Raymond A. Parker, President of the Rotary Club, and John B. Edgarton, District Deputy Grand Exalted Ruler of Connecticut East, Benevolent and Protective Order of Elks, also expressed the good wishes of their organizations.

The presentation of the awards to the winners of the various convention contests was a feature of the evening.

The guest of honor was National President Clinton G. Nichols, who spoke to the Exchangites. Edwin J. Donnelly, Past State President, and Ansel A. Packard, the new State President, also delivered addresses, concluding this inspiring convention of the Connecticut Affiliated Exchange Clubs.

# Pennsylvania Convention

THE Reading Exchange Club, of which William H. Hinkel is President, was host to the 1928 convention of the Affiliated Exchange Clubs of Pennsylvania on June 6.

After registration, the morning was spent in various ways by the visitors. Meetings were held by the Presidents, and the Secretaries of the twenty-five Clubs represented at the Convention. Later in the day delegates from other Clubs arrived, so that by the time the convention formally opened at 2 P. M. most of the thirty-five Clubs in the state were represented.

A golf tournament was a feature of the morning's entertainment. At the noon-day luncheon, James H. Norton, State Senator, and a member of the Reading Club, was the speaker.

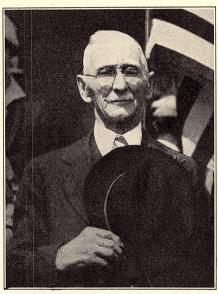
Rev. Frederick K. Stamm delivered the invocation, which opened the afternoon session of the convention. The election of officers for the coming year was a feature of the business session. They are as follows: President, Walter H. Craig, Chester; First Vice-President, Roland M. Fulton, York; Second Vice-President, Chas. N. Ulrich, Allentown; Third Vice-President, Chas. E. Mc-

Guire, Erie; Secretary, Spurgeon C. Sigley, Bethlehem; Marshal, David B. Davies, Mahanoy City; Sentry, Wm. H. Hinkle, Reading.

At the dinner, Commander Charles E. Rosendahn of the U. S. dirigible, Los Angeles, was the speaker of the evening. The performance of the Club stunts concluded the banquet.

# A Venerable Exchangite

THE Exchange Club of Atlantic City believes it has the distinction of having as one of its members America's oldest active Exchangite, in the person



John A. Allen, 86, whom the Atlantic City Exchangites claim to be the oldest active member in the country

of John A. Allen, 86, and the only G. A. R. veteran belonging to any service club in Atlantic City.

John Allen is a 100% Exchangite, seldom missing a meeting, and when he does he phones the Secretary's office to be excused. He is always among the first to pay his dues, attends all near-by Exchange Club affairs, and never misses a ladies' night or social affair. He is a charter member of the Atlantic City Exchange Club.

Mr. Allen is also a Mason, a member of the Grotto, and Commander of the Joe Hooker Post of the G. A. R., which now has only four members living. He is active in all civic affairs, and chief usher of the Boardwalk Church, the only one of its kind in the world.

The Atlantic City Exchangites challenge the Exchange Clubs of the United States to produce an active member older than their John Allen.

Editor's Note: The Exchangite will be glad to publish the picture of any Exchange Club member older than Mr. Allen, and will also welcome those of other distinguished Exchangites.

# Indiana Convention

EXCHANGITES and their ladies from all parts of the state arrived in Lafayette for the fifth annual convention of the Indiana Affiliated Exchange Clubs on June 4 and 5.

The convention program opened with registration, and the convention business session. Herbert D. Graves, President of the Lafayette Club, extended greetings, with Mr. Miltenberger responding. The remainder of the morning's program included a stunt, a roll call of Clubs, report of the State Secretary, appointment of committees, and an address by Roy C. Street, Lafayette.

Following a noon luncheon, Mayor Albert R. Ross spoke on "Notable Spots in Lafayette and Vicinity," after which there was a motor pilgrimage, and a golf tournament. The feature event of the entire program was the banquet held in the evening. Fred A. Hunt, of Toledo, Ohio, National Exchange Club Service Manager, was the principal speaker. Dancing and cards were enjoyed after the dinner.

Every moment of June 5 was utilized, starting with round-table breakfasts at 8 o'clock. The morning session included reports of committees, selection of the 1929 meeting place, and election of officers for the coming year. The election results were: President, Roy C. Street, Lafayette; First Vice-President, James R. Zimmerman, Fort Wayne; Second Vice-President, Roscoe Harriott, Terre Haute; Third Vice-President, L. A. Guthrie, Muncie; Secretary, A. W. Sutton, Indianapolis; Treasurer, John R. East, Bloomington; Sentry, O. A. Small, South Bend; Marshal, Mr. Montgomery, Kokomo. Addresses were given by Dr. T. F. Moran, of Purdue, and Rev. Lowell Wilson, Kokomo.

The visiting ladies were entertained at various functions during the convention sessions.

# Georgia Convention

THE third annual convention of the Affiliated Exchange Clubs of Georgia was held in Savannah on June 4 and 5. Including the members of the Savannah Exchange Club, around 200 were registered.

The Convention was opened by William H. Beck, Jr., President of the State Affiliated Clubs. Mayor Hoynes, extended a most cordial welcome to the visiting Exchangites, and addressed the meeting on "Improvement in Business Ethics." Thomas C. Imeson, of Jacksonville, Marshal of The National Exchange Club, and distinguished guest of the convention, spoke on "Exchange." Telegrams of greetings and felicitations were received from Herold M. Harter,

(Continued on page 31)

# Attendance Contest Report

# First Ten Clubs in Each Group for May

Trophies to be Awarded at the National Convention

HE National Exchange Club Attendance Contest is causing some keen competition among the Clubs of the various groups. Clubs that are not participating in the contest are thereby missing much to their profit and pleasure.

The following is a list of the ten Clubs in each group of the National Attendance Contest with the highest standings for the meetings held in May:

### GROUP A

Clubs of 25 members and less.

Lodi, Calif	1	.00%
Stamford, Texas	- <b></b>	95%
Everett, Wash		94%
Dearborn, Mich		.93%
Red Bank, N. J		89%
Orland, Calif		89%
Brightmoor, Detro	it, Mich	86%
Monterey-Pacific (	Grove	
Carmel, Calif		85%

Springhill, Tenn.	85%
Vassar, Mich.	
Waverly, Tenn	

### GROUP B

Clubs of from 26 to 50 members.

• •	
Hamtramck, Mich.	100%
Bethlehem, Penna.	100%
East Long Beach, Calif	99%
Clawson, Mich.	98%
Graham, Los Angeles, Calif	97%
Emmett, Idaho	96%
New Berlin, N. Y	96%
Waterville, N. Y	92%
Paris, Ill.	89%
Orrville, Ohio	89%

### GROUP C

Clubs of from 51 to 100 members.

orned of from of to for memoria	
Long Beach, Calif	90%
Cortland, N. Y.	90%
San Jose, Calif	90%
Ferndale, Mich.	87%
Zanesville, Ohio	84%

Ashtabula, Ohio	83%
Holland, Mich	82%
Norwich, N. Y	82%
Memphis, Tenn.	
Mansfield, Ohio	79%

### GROUP D

Clubs over 100 members.

Birmingham, Ala.	75%
Butte, Mont.	69%
Kalamazoo, Mich.	
Detroit, Mich.	
Oakland, Calif	
Jacksonville, Fla.	
Syracuse, N. Y	60%
Springfield, Mass	59%
Columbus, Ohio	51%

### GROUP E

Authority Clubs formed after the San Francisco Convention.

Belmar, N. J	96%
Rochester, Penna.	92%
Davison Mich	790%



The five trophies to be awarded to the winning Club of each group

# EDITORIAL

# Welcome To Toledo

THE Exchange Clubs of the Toledo district and the states of Ohio and Michigan, as well as the National Exchange Club Headquarters, extend a hearty welcome to all visiting Exchangites and their wives attending the National Convention.

Within a ten-mile radius of National Headquarters are nearly 600 Exchange Club members, while in the states of Ohio and Michigan there are nearly 6,500 Exchangites, and these hosts of the National Convention are eager to demonstrate that brand of hospitality which is all their own. For many months they have been preparing for the Convention, and they hope the Convention and hospitality programs will fulfill your expectations.

The officials of the city of Toledo and members of all of the other service clubs also join in this welcome, and are eager to do their part so that your visit may be one which will dwell long in your memory as one of the most pleasant you have ever enjoyed.

# A Vacation In Toledo

POR a thrilling vacation spot with plenty of scenic beauty, Toledo cannot be excelled. If you are a golf or tennis bug, you'll find ideal courses and courts. If you prefer swimming, boating or fishing, there's plenty of lake and river water around Toledo.

If automobiling and sight-seeing are your joys, you've chosen the right neighborhood. Roads around Toledo are in fine condition and you can't beat the scenic beauty. Upriver is the serene loveliness of the Maumee with its little islands, and expansive estates. Go another direction and you see the majestic charm of Lake Erie, with its huge, slow-moving freighters in the distance.

A few hours' ride north from Toledo is Michigan's most interesting group of small lakes. No matter which direction you drive in the vicinity of Toledo, you find beauty, charm and thrills.

### The Shadows We Cast

EVERY one of us casts a shadow. There hangs about us a sort of penumbra, a strange indefinable something, which we call personal influence, and which has its effect on every other life on which it falls. It goes with us everywhere, and we cannot lay it aside. It is something that pours out from us like the light from a lamp, the heat from its flame, or the perfume from a flower.

No one can live and not have influence. It has even been said that no human being can come into the world without increasing or diminishing the sum total of human happiness—not only of the present, but of subsequent ages. No one can detach himself and there is no sequestered spot in the universe to which one can retreat and withdraw the influence of his existance upon the social lives of his fellowmen. Everywhere he is known, or has been known, his presence or absence is felt. To live at all is to have influence—either for good or evil—over other lives.

The ministry of personal influence is something very wonderful. Without being conscious of it, we are always impressing others by this strange power that goes out from us, and, in consequence of this fact, many a life has been started on a career of beauty or success by the influence of one noble act. A mother's love is reflected in a thousand ways through the lives of her children. A father's integrity and moral stamina are usually accepted by his children as the way of meeting life.

No man or woman, even of the humblest sort, can really be strong or gentle or good without the world being better for it, without somebody being helped and comforted by the very existence of that goodness.

Personal influence is something which even death does not end, for, when man's earthly life closes, the good he has done long continues. In reflection over this power, Longfellow said:

"Lo, when a good man dies, For years beyond our ken, The light he leaves behind him lies, Upon the paths of men."

It is unfortunate that all influence is not good, hence the cry of the dying man, "Gather up my influence and bury it with me in my grave!"

Every commendable life leaves in the world a two-fold influence: that of the things he does directly to benefit others, and that of the silent influence he exerts, through which others are benefited and inspired to do similar good things. How far reaching, then, is the commendable work done by Exchangites throughout the nation for the needy children in their communities! How far reaching are the efforts of Exchange for the undernourished children, the underprivileged children, the crippled children, and in citizenship training, community improvements, and other benevolent Exchange Club enterprises!

As Exchangites pledged to consecrate our best energies to the uplifting of social, religious, political, and business ideals, perhaps, now and then, it will profit us to glance over our shoulders at the shadows we cast. Some of them will encourage, and some of them will set us to thinking.

# Exchange In 1928

EXCHANGE in 1928 is a dynamic factor of community enrichment, nation-wide in extent, far-reaching in service, and commanding in influence. Exchange has always been big in spirit, and now it is powerfully big as an organization of vigorous men.

During this past year, Exchange has greatly increased in size and influence. The National Community Service Week, sponsored by the Exchange Clubs of the United States last March, gained nation-wide attention as a movement for community improvements, child welfare work, and citizenship training. Exchange was, also, active in the recent campaign for government tax reduction at Washington. The participation in major activities of significance has, also, greatly increased among the individual Exchange Clubs.

Exchange is growing because of the spirit of "Unity for Service" that motivates it!

# The Extension Contest

# Form New Clubs For Exchange

Closing Date is July 22, 1928

THE Exchange Club extension contest for this year is now on, and the Club winning the most points by the opening of the 1928 convention will be awarded a beautiful trophy by Immediate Past President Thomas L. Bailey. The trophy is named in Mr. Bailey's honor, as was the Charles A. Berkey Cup of last year's contest, which was captured by the Exchange Club of Long Beach, California.

This trophy should be the most highly coveted trophy of all those presented to Exchange Clubs, because it signifies the actual attainment of our motto, "Unity for Service." It is emblematic of service given to other communities and National Exchange as well. And what greater contribution to National Exchange can local Clubs make than to build new units for the expansion of our great organization? The contest is certain to be one of keen interest. Stir up pep in your Club and make the conest and Exchange extension one of your projects for this year.

Points for the contest are scored as

100 points for each new Exchange Club formed by an already existing
Exchange Club without assistance
from National Headquarters.

50 points for each new Exchange Club sponsored by an already existing Exchange Club with the assistance of National Head-

quarters' Representative.

As we now stand, forty Clubs have contributed to the formation of new Exchange Clubs since the Annual Convention at San Francisco. It will be interesting to see how fast the total will increase each month. The leading Club has 300 points now. Is your Club in the running?

# The Clubs in the Running

Hartford, Conn., 300; Tuckerton, N. J., 250; Palo Alto, Calif., 200; Cleveland, Ohio, 150; Elmer, N. J., 150; Quincy, Ill., 150; Toledo, Ohio, 150; Binghamton, N. Y., 100; Bryan, Ohio, 100; Cleveland, Miss., 100; Flint, Mich., 100; Grand Boulevard-Detroit, Mich., 100; Grand Rapids, Ohio, 100; Highland Park, Mich., 100; Middletown, Conn., 100; North Branch, Mich, 100; Norwich, N. Y., 100; Perrysburg, Ohio, 100; Sandusky, Mich., 100; Watertown, Tenn., 100; York,

Penna., 100; Beaver, Penna, 50; Cliffside Park, N. J., 50; Edon, Ohio, 50; Fayette, Ohio, 50; Jackson, Tenn., 50; Lakewood, Ohio, 50; Los Angeles, Calif., 50; Macomb, Ill., 50; Manasquan, N. J., 50; Morristown, N. J., 50; Newark, N. J., 50; Paterson, N. J., 50; Pittsburgh, Penna., 50; Red Bank, N. J., 50; Rochester, Penna., 50; San Francisco, Calif., 50; Sylvania, Ohio, 50; Wayne, Ohio, 50; Whitehouse, Ohio, 50.

# Individual Honor Roll

In Recognition of Service Rendered in Forming New Clubs

In Recognition of Service R

W. Adams Anderson and Armin K. Barner,
Beaver, Penna.; L. H. Church, E. H. Walker and
Fred S. North, Binghamton, N. Y.; Cass Cullis,
E. T. Binns, Arthur Spangler and Ross O. Stine,
Bryan, Ohio; Robert Jackson and Kendall Eckles,
Cleveland Miss.; A. C. Carran, Ralph J. Mitchell,
Dr. Geo. B. Cutter, O. C. Tyner, Wm. H. Hasselman and Geo. A. Cherry, Cleveland, Ohio; John
S. Diehl and Nelson Neumann, Cliffside Park,
N. J.; Paul Orewiler, Edon, Ohio; C. S. Burroughs, R. C. Cole, Chas. C. Smith, Wm. H.
Ward, Preston S. Foster and Rev. Edgar A.
Miller, Elmer, N. J.; Dr. R. W. Reynolds, Fayette, Ohio; Frank W. Harris and R. E. White,
Flint, Mich.; Horatio S. Earle, Grand Boulevard,
Detroit, Mich.; John W. Smith, C. L. Laskey,
W. Howard Manor and N. R. Thurston, Grand
Rapids, Ohio; W. Zacharias Bair, Hanover,
Penna.; Rupert G. Bent, John W. Huling, Chas.
F. Gifford, Dr. Phillip J. Jones, Fred T. Moore
and Carlyle C. Thomson, Hartford, Conn.; Burt
A. Hatch and Geo. H. Ruhling, Highland Park,
Mich.; Neil W. McGill and Dr. Elmore R.
Bailey, Lakewood, Ohio; Frank R. Palmateer
and George S. Greene, Los Angeles, Calif.; Percy
W. Yard and C. O. Miner, Macomb, Ill.; G.

Roland Moore and Wm. T. Norris, Manasquan, N. J.; Harold G. Lawton and Fred Barbanes, Morristown, N. J.; A. E. Bauhan and E. S. West, Newark, N. J.; K. M. Barbour and Roy Gage, North Branch, Mich.; Irving M. Ives and J. Herbert Spencer, Norwich, N. Y.; A. C. Hobart, Joseph A. Jury, Clarke H. Congdon and Henry Collins, Palo Alto, Calif.; Clarence L. Cueman and T. J. Haviland, Paterson, N. J.; Geo. J. Munger and Howard E. Heilman, Perrysburg, Ohio; Dr. Ralph E. Morgan, Pittsburgh, Penna.; L. P. Beck, J. E. Giles and Loren C. Cox, Quincy, Ill.; Robert Donovan and William I. Spain, Red Bank, N. J.; Wm. T. Gordon and Jas. W. Doncaster, Rochester, Penna.; Edward D. Carlisle and Harry W. Nason, San Francisco, Calif.; Fred V. Myers and H. O. Kelley, Sylvania, Ohio; Dr. Wm. Penske, Roy W. Bechtel, Geo. D. Lehmann, Col. Jason M. Walling, Fred T. Johnson and Rev. T. H. McDowell, Toledo, Ohio; Carroll R. Cox, Granville M. Price, Howard J. Smith, Lipman Gerber, E. Moss Mathis, G. Sterling Otis and Walter H. Atkinson, Tuckerton, N. J.; Harry Hoiles and Frank Warren, Wayne, Ohio; P. B. Stephens, Jasper, Florida; A. E. Horton, Roland M. Fulton and Russell S. Wehler, York, Penna.

# EXCHANGE ACTIVITIES CLUB'HORN TOOTERS

# Dearborn, Mich. Sponsors Fiddlers' Contest

Dearborn, home of Henry Ford, who is responsible for the revival of old fashioned fiddling and dancing, was the scene of the Michigan State Championship Fiddlers, Jiggers, and Callers contest, held under the auspices of the Dearborn Exchange Club. Nine beautiful prizes, first, second, and third, appropriately engraved and valued at \$150, were awarded the best fiddlers, jiggers, and callers, while each contestant was given a ribbon as a momento of the occasion. No entry fee was charged, and the contestants were required to be at least forty years of age.

Robert Norris, Detroit, was declared champion old-time fiddler; Frank Herrington, Kalamazoo, was awarded second prize, and William Kiyo, Flint, received third.

In the jiggers' contest, Mrs. William Arquette, of South Rockwood, was named champion. H. C. Sylvester, of Avoca, second; John Normandine, of South Rockwood, third.

Roy Jeroue, Detroit, was awarded the championship in the callers' contest, with Henry Armidan, of Owosso, second, and Fred Wing, of Albion, third.

Before the large crowd gathered at the Contest, Dearborn paid its model airplane debt to 16-year-old Howard Greer when the Dearborn Exchange Club awarded him a silver medal for



Trophies awarded by the Dearborn, Mich., club in the Old Fiddlers' Contest it sponsored

model airplane achievement. Just a month ago Howard was deprived of a similar medal because he lived in Dearborn. He entered a model airplane contest at Cass Technical High School without knowing it was restricted to Detroit boys, and won second prize in the senior class for the Baby-Rise-Off-the-Ground model plane, flying his little plane 77 2/5 seconds. He would have been awarded a silver medal, but because he lived in Dearborn he was disqualified.

The Dearborn Exchange Club heard of Howard's misfortune, and deciding there should be no "penalties for living in Dearborn," presented him with a silver medal in honor of his achievement.

A musical program of thirty minutes preceded the contest.

# Fayette, Ohio To Help Finance Bands

The Exchange Club of Fayette is sponsoring the movement of raising funds to finance the Fayette Municipal Bands. These bands are made up of the young people of the town, both boys and girls. There are 40 pieces in the older band, and 35 in the one just recently organized.

The Fayette Exchange Club was host to approximately forty-five visiting members from the Exchange Clubs of Toledo, Grand Rapids, Whitehouse, Ohio, and Morencie, Mich. A general good-fellowship time was had, and speeches by visiting and local Exchangites were features of the evening.

# Waterville, N. Y. Fosters Community Survey

At a recent meeting of the Waterville Exchange Club, Dr. Dwight Sanderson, of the State College of Agriculture, gave the findings and recommendations for the Waterville Community Survey. The report was comprehensive and touched on practically all phases of community life. It was not only interesting, but instructive, and the professor of sociology was able to show where farm products were being handled uneconomically—to the tune of about \$20,000 per yearand to point out that this was not only a loss to local farmers, but also that if the farmers did not have the money they could not spend it at local stores. Thereby, the business men of the town were

bearing a part of this loss. Dr. Sanderson, in opening his remarks, said:

"The survey upon which I am reporting to you tonight was first suggested by the Exchange Club last fall, and out



Trophies for the jiggers in the Dearborn Old Fiddlers' Contest

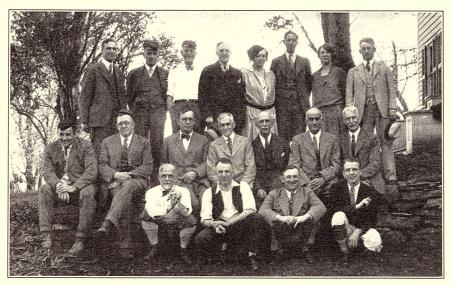
of a discussion of the possibilities of a survey of the social and economic situation of this community, that Club invited all the leading organizations of the village to be represented on a Community Committee to carry on such a survey."

The Club has now appointed a committee to see what can be done about rectifying or adjusting this loss, so their job, instead of being finished, has just begun.

# Newark, N. J. Sponsors Safety League

The co-operation and generosity of the Exchange Club of Newark have made it possible for the "Everyboy's Safety League" of Newark to make great strides in its safety education program for 1928. The Club has sponsored the league and its activities, and ten of its members are now trustees of the league.

Under the auspices of the League, and sponsored by the Exchange Club of Newark, the Fifth Safety Essay Contest for the Gabriel Talamo-Rossi Prizes was conducted in the Senior High Schools of Newark. The writers of the three best essays in each school received prizes. In addition to the school prizes there was offered a gold medal for the best essay in the contest, and a certificate to the school.



Some of Exchangites of Hamilton, N. Y., at the Children's Health Camp

# Hamilton, N. Y. Assists Health Camp

The Exchange Club of Hamilton spent an afternoon at the Children's Health Camp doing manual labor in arranging the camp for its opening on July 1. The backing of the Health Camp has been one of the main projects of the Club, and every member takes an active interest in the work.

The Exchangites also organized a community chest for its village of only 1,500 people, making a quota of nearly \$2,500.

The Exchange Club is active in its community, and there has never been a time since its organization that it has not had some project under way. The local Boy Scout work is sponsored by the Club, as well as the local "Y" boy's club, which has a membership of eighty.

At one of their meetings, the Exchangites entertained the boys on the athletic teams of the high school. A cup is given each year to the best allaround boy on the teams and in scholarship. The Club's motto has turned out to be "More Work and Better Results."

### Vassar, Mich.

### Sponsors "Daddyship" Project

The Exchange Club of Vassar has sponsored a worthy movement which, seemingly, has taken very well. Club has undertaken the supervision and "Daddyship" of the rural schools in and about Vassar. The organization was divided into various groups to cover the twenty-odd rural schools in and about the town. The members were to visit them, talk to the children about various interesting things, and try to interest them in higher education and worthwhile vocational projects. At the same time, they were to ascertain the extent of the school's athletic equipment and furnish them with balls and bats in the spring, and with a soccer ball or football in the fall. They are, also, to keep in vital touch with the children.

The members of the Club reported a most delightful time in the visitation of their respective schools and were pleased with the receptions accorded them by the teachers. This opportune movement, fraught with great possibilities, gives the Exchangites an idea of the difficulties and handicaps under which the rural schools are operating.

# Seaside, N. J. Entertain Kiddies

The Exchange Club of Seaside recently took a holiday in conducting a Sunshine Special of some two hundred kiddies and adults in an auto tour to the Monmouth Battle Field. Here the children picnicked, visited Washington's church at Tennent, and drank water from the Molly Pitcher Well. The party was welcomed at the Freehold High School for lunch. The day ended in sports, a ball game, and amusements for all.

The Club is now sponsoring, with every assurance of immediate success, a new state concrete road from Point Pleasant, through Seaside, connecting with the main shore road. This link thus completes what is to be the longest ocean-side boulevard in the East. Exchange in Seaside is very much a reality.

### East Hartford, Conn.

### Receives Charter from President Nichols

Before an audience of men representing the organization throughout Connecticut, and at the height of an excellent program of speaking and entertainment, the East Hartford Exchange Club received its charter from Clinton G. Nichols, National President of the Exchange Clubs. A full-course banquet preceded the program. More than two hundred persons were present at this affair.

Representative John L. Havens, the toastmaster, was introduced by President Charles F. Gifford at the close of a short welcome address. The speakers included Frederick T. Moore of East Hartford, President of the Hartford Exchange Club; Edwin J. Donnelly, President of the State organization; Robert T. Hurley, commissioner of state police; John Huling, Secretary of the State organization, who delivered the main address, and National President Nichols. President Roy R. Powers, of the newly organized Rotary Club of East Hartford, was the guest of the Club, and brought to them the friendly greetings of Rotary. He also presented to the East Hartford Exchange Club a silk American flag, with staff and stand-

The entire evening was one of great enjoyment and inspiration, and an occasion that will be long remembered by all present.

### Redford-Detroit, Mich.

### What National Conventions Can Do for a Man

En route to the National Convention at San Francisco last fall, Joe McRobbie, baritone of the Redford Quartette, met Miss Florence Smith near Colorado Springs. She was returning from a European tour to her school in Modesto, Calif. The result was that on June 1 they were wed, at the bride's mother's home in Denver. They will make their home in Detroit. Many social affairs are being planned in their honor by Exchangites and other friends. This demonstrates what National Conventions can do for a man!

# St. Charles, Mo.

### Honors Guest

The St. Charles Exchange Club held a special meeting in order that they might have as their guests Exchangite



The Hamilton, N. Y., Exchangites in action at the Children's Health Camp. The gentleman with the rake is the head football coach at Colgate

Rev. Chester Birch of Toledo, Mrs. Birch, and Miss Betty Birch. Rev. Birch outlined to the Club the Social Service work in which he is interested, and, also, stressed the importance of attending the National Convention to be held in Toledo this year.

# East End Cleveland, Ohio Four Clubs Get Charters at Big District Meeting

"The most successful sectional meeting ever held," was one of the comments heard after the big birthday party and Charter meeting given by the East End Exchange Club of Cleveland, commemorating their second anniversary in Exchange, May twenty-fourth.

Nearly five hundred were in attendance, including Exchangites from twelve different Exchange Clubs and more notable Exchangites were gathered there than ever assembled under one roof outside of an Exchange convention.

The Ball was held in the main ballroom of the Allerton Club Hotel, which boasts the largest ballroom between Chicago and New York, and the birth of four new Clubs was celebrated, the Wade Park, Gordon Square, and West End of Cleveland, and the Lakewood-Rocky River Clubs receiving their Charters that evening. This was the first time in the history of Exchange that four Clubs received their Charters at the same time. Five greater Cleveland Clubs will now celebrate the same birthday, as all this took place on the anniversary of the East End Club's entry into Exchange.

Great preparations were made by the East End Exchange Club for the entertainment of visiting Exchangites, a golf tournament being staged in the afternoon at the Willowick Golf Club to determine the Exchange champion of Northern Ohio. A suitably engraved cup went to the winner, who was Mr. Ostergard, of the Canton Club. A cup was also offered to the winner of a "blind bogey" and this was won by Homer Chappell, of the East End Club.

Many Exchangites attended the ball game in the afternoon between Cleveland and St. Louis, it being "Exchange Club Day" at the ball park.

In the evening, after a most enjoyable banquet, Charters were presented by Dr. A. A. Jenkins to the above new Clubs, and appropriate addresses were delivered by State President Walter S. Ruff and National Secretary Herold M. Harter, who were among the many Exchange dignitaries who graced the party.

The following Club Presidents were in attendance and were introduced by Chairman Claude A. Fleming, President of the East End Club of Cleveland, along with the speakers mentioned above: William H. Evans, Jr., President of the Akron Exchange Club; W. O. Armstrong, President of the Wade Park Club; G. E. Carlson, president of the Ashtabula Club; A. Carran, President of the downtown Cleveland Club; Clayton L. Carver, President of the Canton Club; Neil W. McGill, president of the Lakewood Club; John E. Harding, President of the West End Club of

Cleveland; John Chuey, President of the Lowellville Club; and Dr. Oliver L. Herke, President of the Gordon Square Club of Cleveland.

Service banners were awarded the downtown Cleveland Club and the Lakewood Club for their aid in forming new Clubs, and service pins were awarded the following: A. Carran, William Hasselman, George Cherry, and Maj. Mitchell, of the downtown Cleveland Club,

occasion. Each one discussed briefly the conditions in his own country, and told who his ruler had been. In two or three cases remarks were made indicating appreciation of the opportunity to become American citizens.

# Haddon Heights, N. J. Sponsors Boys Band

The Boys Orchestra sponsored by the Haddon Heights Exchange Club made



Children being "weighed-in" at the Toledo nutrition camp

and to Neil W. McGill and Dr. Elmore Bailey of the Lakewood Club. Cleveland men for Wade Park were Dr. Geo. B. Cutter, O. C. Tyner.

The East End Club, who sponsored this big party, visited every Exchange Club in Northern Ohio and tendered a personal invitation to each Exchangite to attend, besides radiocasting an invitation, over Station WHK for a week previous to the party. They also offered a big silver loving cup, suitably engraved, to the visiting Club showing the largest percentage of attendance to the party, this being won by the Ashtabula Club.

# Lansing, Mich.

### Fosters Americanization Plan

The Exchange Club of Lansing has inaugurated a plan to assist in a practical Americanization movement, and, to this end, invited to one of its recent luncheons twenty-one newly created American citizens. A patriotic address was given by Judge C. B. Collingwood, of the Ingham County Circuit Court. The nations represented at the meeting were Russia, Italy, Czecho-Slovakia, Great Britain, Belgium, France, Germany, and Greece. Three of the new citizens were women, and all of them entered seriously into the spirit of the

its first public appearance on June 6. The boys furnished some fine music and are now in big demand. Howard Callingham, Vice-President of the State Affiliated Exchange Clubs, served as director of the orchestra, and his efforts have been well rewarded in the splendid response given these boys.

### Grand Boulevard-Detroit, Mich.

### Honors Prominent Member

Horatio S. Earle, Past President of the original Detroit Exchange Club, Past President of the Grand Boulevard Exchange Club, and twice Past President of the National Exchange Club, was elected a life member of the Grand Boulevard Exchange Club at the meeting of June 5.

# Metamora, Ohio Has Charter Meeting

The Exchange Club of Metamora received its charter at a meeting on June 13. Representatives from Sylvania, Swanton, Auburndale-Toledo, Perrysburg, Toledo, Ohio, and Monroe, Mich., were present, including Robert Smith, President of the Swanton Exchange Club, Vincent Adams, President of the Sylvania Exchange Club, Charles Thompson, President of the Perrys-

President of the Auburndale Exchange Club, and Rev. S. W. Mc-Clelland, President of the Monroe Exchange Club, who presented the charter to Metamora. Exchangite Bill Nye of Toledo was in charge of the meeting.

burg Exchange Club, Lee Tucker, from that time on "Doc" Brown, Song leader of the Canandaigua Exchange Club, kept music in the air by calling on the various groups to demonstrate their Club songs. The Exchange Clubs of Syracuse, Utica, and Canandaigua contributed to the entertainment of the Fred Hunt, Club Service Director of evening with special features in the

comprised of Auburn, East Syracuse. Canastota, Clyde, Syracuse, and Watertown. Other Clubs represented included Albany, Binghamton, Buffalo, Canandiagua, Cortland, Endicott, Elmira, Hamilton, Ithaca, Little Falls, Norwich, Oneida, Poughkeepsie, Utica, Brooklyn, New York City, and Wolcott. The State officers present were President, Dr. J. B. Congdon; First Vice-President, E. I. Hatfield; Second Vice-President, A. M. Mangam; Third Vice-President, Geo. M. Hayes; Secretary, Leland McCormac; Treasurer, Collin Armstrong; Past Presidents, J. P. Muller and Morse Ames.

### The Exchange Club of Auburndale • Toledo. Officers and Committee Chairman. Robert V. Southard Lee H. Tucker Negley J. Hires SECRETARY PRESIDENT TREASURER Official Horntooter EDWIN R.JOHNSTONE Attendance DR.E.E.GILLESPIE Visiting J.H.DOHENY Edward A.Emmert 1st, VICE-PRESIDENT Julius Brink 3rd VICE-PRESIDENT Thomas A. Gardner 2nd. VICE-PRESIDENT Educational Rev.A.E.FGRHETTER Commissary GEO B CORRIGAN CIVIC Auditing CHS A EHERNMAN. Membership C.E.BRETHERION Entertainment IRA A.GARNER **Board of Control** One Year Six Months Irving La Bounty Owen Murtagh L.C. Ruffner Charles E.Bretherton Clyde Bemis ... Ira A.Garner

This chart was drawn to give the members a picture of their organization

The National Exchange Club, addressed the assembly. A service pennant was presented to the Sylvania Exchange Club, and service pins to Fred Meyers and H. O. Kelly for their assistance in the forming of the Metamora Club. The officers of the Metamora organization are: President, Carl B. Helwig, Secretary, C. J. Malone, and Treasurer, A. B. Thompson.

### Myrtle Point, Ore. Receives Charter

J. P. Huntley, President of the Gold Beach Exchange Club, presented the Myrtle Point Exchange Club its charter at a banquet given in honor of the occasion. Prof. J. I. Brumbaugh of O. S. C. was a speaker at the banquet.

The chairman of the benefit dance committee, P. O. Lund, reported that the dance given on May 12 was a success and netted \$883 to be used for town markers.

### Syracuse, N. Y. Holds District Meeting

A group meeting of the Up-State Clubs of New York State was held at Syracuse on May 17. This was the final one of the series of district meetings held in New York State this season, and the number of Exchangites and guests present totaled nearly 250.

Great preparations had been made to make this a most enjoyable occasion, and the tone of approval sounded at the close of the gathering indicated complete success for the affair. The meeting started with a verse of "America," and

form of a quartet, solos, exhibition dancing, band music, and a humorous sketch, "The Musical Travelers." A surprise number was the appearance of the Elks' Boys Band from Cortland. These youngsters, ranging from twelve to fifteen years of age and numbering about forty, delighted their audience with a series of band selections.

An elaborate banquet was served, and an unusually inspiring and well rounded program was presented. Past State President J. P. Muller, now Second National Vice-President, brought greetings from the Metropolitan Group. State President Dr. John B. Congdon responded to an address of welcome by Emil F. Kotz, President of the Syracuse Club. Leland McCormac, State Secretary, called the roll of Clubs. The lid was off when the visitors from Binghamton introduced a guest they brought to Syracuse—Exchangite Berkey from Detroit, son of Charles A. Berkey, the founder of Exchange. An ovation was accorded National President Clinton G. Nichols when he rose in response to his name on the toast list. President "Nick" brought a welcome from the National Organization, and stressed attendance at the National Convention in Toledo in July.

The speaker of the evening was none other than John B. Merrell of Toledo, Ohio. "J. B." is now Director of Welfare in that city, and one of the most active of all Exchangites.

This meeting was under the auspices of Group Seven of the New York State Affiliated Exchange Clubs, which is

### Emmett, Idaho. Unusual Education Meeting

On the evening of May 31, President Oliver Hower and Mrs. Hower were hosts to the members of the Exchange Club and their families at their home. The festivities began at seven o'clock with a picnic supper on the lawn. A fine musical program followed, and then, as the evening cooled and darkened, the guests were made happy by the genial glow of the fire-place in the parlor. The atmosphere of good-fellowship was felt and shared by all. The five speeches that were made on "The Ideals of Exchange" expressed the worthy sentiments of the Club. N. B. Barnes spoke on "Business Ideals," H. M. Haag, "Political Ideals," Rev. C. M. Knight,
"Social Ideals," L. B. Frye, "Religious Ideals," and Rev. Father M. J. Keyes, "The Spread of Exchange Ideals."

### Long Branch, N. J. Celebrates Anniversary

The Exchange Club of Long Branch celebrated its first anniversary in a manner befitting the interest and regard its members have for their Club. Exchangite Samuel Steinmetz, of the Bound



On his way back to New York City, after two weeks on the farm, arranged by the Exchangites of Lancaster, Pa.

Brook Club, gave the address of the evening. Clayton Wratten, representing National Headquarters, accompanied Dr. Steinmetz.

In the recent Municipal election of Long Branch, Milton A. Bennett, an original member of the Long Branch

Exchange Club, was elected one of the five city commissioners. One of the appointments made by the new commission at its opening session was that of Otis R. Seaman, another member of the Club, as City engineer.

# Rochelle, Ga. Gets Charter

Rochelle Exchange Club is now a member in good standing of the National Exchange Club, its charter having been delivered by the State President, William H. Beck, Jr., at its charter meeting, May 10. A feature of this meeting was an old-time barbecue and dinner to which the wives of the members and a few guests were invited. Mayor H. A. Hodges delivered a short welcome address, which was followed by other short speeches. The principal address of the evening was made by Mr. Beck.

# Aliquippa, Pa. Another Charter Meeting

One hundred guests, seated at tables arranged in the form of the letter "E," enjoyed the Charter Night celebration of the Aliquippa Exchange Club. Dr. Joseph Reed, of the Pittsburgh Exchange Club, made the presentation of the charter from the National organization to Dr. J. L. Whitehill, President of the Aliquippa Club. Members of the Rotary and Kiwanis Clubs, borough officials, and the Exchange Clubs of Rochester and Beaver were the honored guests.

# Lancaster, Pa. Puts Poor Kiddies on Farms

The Lancaster Exchange Club will again be hosts in sponsoring a two-weeks vacation on Lancaster county farms for the poor kiddies from New York City. This work has been carried on by the Club for the past three years.

The children, who live very poorly in

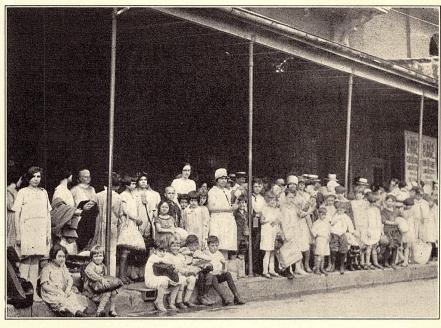


Little girls are taken to the country by the Lancaster Exchangites for a vacation, too!

thickly populated sections of New York and range in age from eight to twelve years, are sent to Lancaster by a New York newspaper concern. Some of these kiddies have never even seen green grass, and many have never seen cows, chickens, pigs, and other common domestic animals.

The children are sent to Lancaster on special trains, and the populace of Lancaster turns out en masse to see this wonderful sight. These youngsters gain as much as from ten to fourteen pounds

Group singing by Exchangites, and music rendered by the Marlette High School Orchestra furnished the entertainment during the course of a bounteous dinner. The visitors of the evening were welcomed by F. J. Erwin of Marlette. Mr. Arthur Elliott, of the



These poor kiddies from New York are placed on farms for a two weeks' vacation by the Exchange Club of Lancaster, Pennsylvania

in this two weeks vacation. The farmers and their families often ask for extension of time to keep the children for a few weeks more.

When their vacation is over, and they leave again for New York, it is a sorrowful occasion for some of them, although they leave with a sparkle in their eyes—a coat of tan—new clothes, and usually a bag of home grown vegetables and fruits of all kinds raised in the Garden Spot of the World. Most of the kiddies never have had the privilege of eating good wholesome food before.

This is as humanitarian a project as any work a Club could undertake, and the Lancaster Exchange Club is rendering a great service, as well as deriving unbounded satisfaction for themselves, in giving these children the opportunity of enjoying the two-weeks vacation. It is ofttimes the making of men and women of these underprivileged youngsters.

# Marlette, Mich. Another Charter Meeting

The twenty-seven members of the Marlette Exchange Club pride themselves in having had their Charter Meeting the sixth week of their existence as an Exchange Club. The event was staged as a banquet the evening of May 14. There was an attendance of about 150, with visiting Exchangites from Sandusky, Yale, Imlay City, North Branch, Vassar, and Port Austin.

Flint Exchange Club, representing National Headquarters, presented the charter, which was received by President Taggert of Marlette. Mr. Elliott also presented the Service Pennant to the Sandusky Club, and Service Pins to L. E. Warner and Mr. Jenson.

# Cortland, N. Y. Active in Civic Affairs

The month of June, which is best known for its budding roses and blushing brides, has blossomed forth a series of varied activities which has provided a busy season for the Cortland Exchangites.

Local activities were centered on Cortland's Old Home Week, June 17-23 and in the endeavor to make every one feel happy, and especially those who wandered back to the abode of their childhood, the Exchange Club members found themselves on various committees and functioning in other ways.

Club interests were diverted between the state convention held at Long Beach the last week of the month and the annual inter-city field day meet of the several central New York Clubs held June 21 at Freeville, the Ithaca Club acting as host. Cortland was well represented at the field day program.

The Exchange Club with the aid of prominent citizens of the city conducted a two-day financial campaign, which brought better than \$2,700, to renew Boy Scout operations in the county.

# America's Capital Overflow

(Continued from page 8)

States, but at their close there were about 4,500,000. Through a zealous joint effort, financiers and bankers had called forth from the ranks of American business men 2,500,000 new investors—men who never before had bought bonds and securities on any large scale.

Some of the benefits of this new financial system have already become conspicuously evident. It has prevented panics and depressions and stabilized business. In the Spring of 1920 credits and liabilities of business men were in as an inflated and as dangerous a situation as they ever have been in our history. The avalanche of maturing liabilities in New York was so great as to exhaust the working capital of business concerns, and lending power of financiers and also the lending power of the member banks and of the New York Federal Reserve bank.

Likewise, in the Spring of 1923 credits again became considerably inflated, but an orderly deflation was skillfully carried out under the guidance of our modernized banking system. The stock market slump of 1926, which at one time threatened to develop into a major bear movement, was similarly checked by the exercise of the buying power and lending power of financiers and investment bankers. So it is that the accomplishments of our new financial system incude not only the financing of the World War, but also the financing of business stabilization in America.

These large new facilities for collecting and distributing capital have been used to re-capitalize American industry upon a broader basis. In our manufacturing industries as a whole, for example, the amount of capital employed in 1910 was equivalent to about \$3,000 per capita of persons engaged. Now, however, it is equivalent to about \$6,000. Manufacturing is the greatest of American industries and we have doubled its capital for the purpose of attaining higher productivity and efficiency. Meanwhile, the working capital of our industrial corporations has grown about 200 per cent since pre-war times.

What, then, is the financial outlook created by these new factors? We all know that corporation earnings have been unsatisfactory for nearly a year, but this is no sufficient cause under our new system for a collapse of values. Bear markets are caused, as they always have been, by real inflation; and this word means such an over-extension of the current liabilities and commitments of business men as to force them to liquidate goods and securities. At present there is no such over-extension.

Both commercial loans and inventories are upon a strictly conservative basis.

Besides this, visible constructive factors are already at work to produce a trade recovery in the Summer or Autumn. Not the least of these is the overflow of new capital into every industry, every section and every undertaking that can profitably employ capital. Then, too, labor costs per unit are being automatically reduced by the unemployment; for men work faster when there is competition for jobs. Costs of materials have been reduced by the general decline in commodity prices, and especially in those of industrial materials; and this is a great help because in our manufacturing industries as a whole materials cost about twice as much as labor. Still further, the gap or spread between the costs of raw materials and the prices of finished goods has been growing wider; and this means that margins of profit in the future definitely promise to be wider than those of the recent past. To complete this phalanx of reviving forces, inventories are being drawn by under-production. Especially is this true of the invisible inventories of goods ready for consumption—so that future demand is being re-created.

The current era of progress is, then, likely to live on. The overflow of new capital into American industry and into foreign fields appears rather permanent. There is nothing in sight to stop it for many years. A new phase of our financial work, never before witnessed in American history, is banking co-operation with other nations. We never before had a unified banking system, and therefore, were not in a position to cooperate with the central banks of Europe. But now the international movement of gold, the financing of our cotton and grain exports, and the discounting of cotton and grain bills and other bills of exchange are managed in part through a co-operative effort on the part of our Federal Reserve system, together with the great foreign central banks. Thus, the mobilization of money and capital covers not merely the domestic field, but also international commerce.

Nor should we worry about the position of our foreign investments and credits. A great deal of needless nervousness has been felt over the transfer problem and the question whether Germany and other nations can pay their debts to us. But the more we examine the question candidly, the more convinced we become that there can be no transfer problem. America was a debtor country for three centuries and the

question whether Germany can pay her debt to us appears more likely to concern our grand-children than ourselves. We, as investors, are not interested in the question; for all that we desire as individuals is that bonds we hold should be paid or refunded at maturity. It is the refunding and not the transfer problem that concerns us and no one has questioned the ability of the German Government and of sound German industries to refund their bond issues.

Why should we ask a foreign nation to pay off its debt to us? Indebtedness on the part of nations and corporations is a normal and permanent condition. Modern business is done with borrowed capital. You do not ask the United States Government to pay off its debt; you do not expect the Pennsylvania Railroad or the United States Steel Corporation to retire their funded debts; you do not demand that the State of Connecticut should pay its public debt. Why, then, expect that sound and solvent foreign governments and corporations should pay theirs? And why conjure up any transfer problem which has no earthly existence?

Thus, the overflow of capital into every section, into all domestic industries and into foreign fields is enlarging and consolidating our business gains. It is far cry back to the London Company. We shall probably never again become a debtor nation, never cease to export capital, and never haul down the flag of world dominion that we hoisted during the World War. Our industries should never again run short of working capital or permanent capital. Ours is a greater and more skilled America greater in the power to earn and save and finance-more skilled in the prevention of panics and in commercial banking and in investment banking. Let us, then, rely upon our overflow of capital to revive domestic business and foreign trade; and let us assume that any reaction during the next few months is but a better opportunity to take a bullish position on the future of Amer-

# Catching Counterfeiters

(Continued from page 5)

ary. Helen made it plain to us that the man was a foxy Canadian and would transact business only on the Canadian side of the border. He felt that he was safe from arrest there, in the event of our being American Secret Service Agents, as we would have no authority to take him from the Dominion.

Several meetings were planned, but each time Helen gave a different excuse

for postponement. We pretended there was no hurry, inwardly chafing at the delay. Finally, one day as she was serving our lunch, we broached the subject again and she consented to call Montreal on the phone and try again to arrange a meeting. As she went into one phone booth, I managed to slip into the next one unnoticed and heard her ask for someone whom she addressed as Aimee Dupont. Her friend was evidently suspicious of her prospective customers, for I heard her assure him several times that we were regular guys and not "John Laws" as they sarcastically call us. Finally he consented to see us that night.

A half hour later we were speeding to Montreal to find this Aimee Dupont, whom we hoped to locate through the telephone number I heard Helen ask for. We had just about completed the fifty-six mile trip, when a Nash car flashed by, going in the same direction, and we caught sight of Helen at the wheel. We concluded that she was hurrying to Montreal to see Dupont to make sure that he would keep his appointment with us. We made no attempt to follow her.

With the aid of the Dominion Telephone Company and an officer of the Royal Mounted, we located Dupont at 63 Cadgett St., where he operated a low drinking dive on the second floor of a three storied frame building. Slipping in quietly, we saw Helen in earnest conversation with a short stockily built man whom we judged to be Aimee Dupont. We left almost immediately without making our presence known to them and returned to Ogden Point.

At the appointed hour, we drove to the cross-roads where we were to meet Dupont. It was a very dark night and the place where the boundary post stood was a very lonesome spot. We backed our car off the road in a position with its front pointed north toward Canada.

At the stroke of midnight we heard the roar of a car coming from the direction of Montreal. The car stopped about a hundred feet from where we were and the lights flashed off and on three times as pre-arranged. Satisfied that it was Helen and Dupont we sent back the proposed return signal by flashing on our lights four times. It was so dark we could barely distinguish the outlines of the other car. A moment later Helen's voice called to us. I stepped out of the car with a package supposedly containing five thousand dollars, the price agreed upon for the purchase of the plates, tucked away under my arm. I walked in the direction from which the voice came while Jack crept along the side of the road parallel to the position of Dupont's machine.

I saw that Helen was empty handed. She told us it had been impossible for Dupont to get away that night, but if we came again the following day, he would be sure to meet us. Then she requested us to drive her back to Ogden Point in our car. On the way she confessed that, not only had Dupont been with her, but he had brought the plates with him and had intended to go through the deal until the very last minute. The

### EXCHANGE CLUB LITERATURE

Available to All Exchangites for the Asking

# INSPIRATIONAL

The Soul of Exchange Ideals and Purposes of Exchange The Book of Golden Deeds The Exchange Club Music Box Exchange and the School Children Exchange Club Activities

### INFORMATIONAL

Constitution of The National Exchange Club

Constitution and By-Laws of the Affiliated Exchange Club

Exchange Club Membership Building

Facts About Exchange
The National and Local Viewpoints
How to Form an Exchange Club
Exchange Club Extension Plan
Plan of Official Visitations
Exchange Club Emblems—Lapel

Buttons •
Exchange Club Cuts
The Exchangite

Stunts!

Exchange Club Floats The Sunshine Special

The Relationship of "Exchange" with Local Commercial Organizations

The Exchange Club and The Chamber of Commerce

Financing Annual Conventions Annual Report of the National Secretary

Annual Report of the Educational Committee

Report of the Committee on Methods and Ethics

uncertainty, however, of the exact position of the boundary post in the blackness of the night, had deterred him from going through with it.

While at breakfast the next morning, by accident we learned from Helen that her sweetheart, Leo Parks, her two other companions of the Broken Knuckle, and two others, Marty Owens and Tom Cassanova, who lived in Montreal, were connected with Dupont as distributors of the counterfeit money. We also learned that it was mostly passed in payment of contraband liquor, purchased from natives of Quebec.

At ten that night we started for Chaukettes, a Canadian speak-easy about a mile from the border. We understood that Owens and Cassanova were to await the return of Dupont at this place after his deal with us had been consummated. Helen told us that Leo Parks was at his home in Plattsville and she was to join him there to go to a dance.

After killing a little time at Chaukettes, we made our way to our trysting place. This time we parked our car in the same position as on the previous night with the exception that we were about fifteen feet from the boundary line. We put out all lights on the car and under cover of the darkness, I went over and pulled the boundary post from its position. Measuring off about fifteen feet, directly back into United States territory, I dug a hole and propped the post up in its new place.

We had decided to do this so that he would think he was still in Canada. Having temporarily made a gift to Canada of fifteen feet of the good old U. S. A., we settled ourselves in the car to await

the coming of Dupont.

We had agreed that, when his machine drove up, I should walk toward it and, if Dupont was in the car and ready to go through with the deal, I should insist upon his walking to the boundary There I would be standing on United States territory, and Dupont on what would appear to him to be the We believed that he Canadian side. could be made to see the logic of this on the score that we were entitled to the same measure of precaution as that followed by himself. He had insisted on remaining on the Canadian side; very well, we would insist on doing business from our side of the line. We gambled with the hope that he would not see that the post was out of its accustomed place so that when he dealt with us we would have him within our jurisdiction.

No sooner were we back in the car than the clouds parted as if by magic, flooding us with the bright light of a full moon. Many misgivings for the success of our plans arose within us when we heard the sound of Dupont's machine approach and received his three flashes of light as our signal. A man left the car, stood at the radiator and as I walked toward him, I saw that it was Dupont. To my suggestion to advance nearer the boundary post he strenously objected and I had some difficulty in bringing him around to my way of thinking. By his whole actions, however, I could tell that he was not aware of the change that had been made, and a few seconds later we both started to-

Within about a foot of the post, Dupont stopped. In his left hand he held an oblong package wrapped in brown

paper. Leaving him there I walked back to our car and took from the seat the supposed package of money. I noticed that Jack had succeeded in creeping along the side of the road and gotten in back of Dupont. I walked to where he was standing and asked him to show me the plates. Greedy to get his hands on the supposed five thousand dollars he ripped the wrapper from the plates.

"Hand them over," I said, and as I proffered my package, I snatched the plates from his hand and covered him with my automatic. Jack closed in on him from the rear. Dupont emitted a string of vile oaths at us. At his feet lay what he thought to be the five thousand dollars he had risked so much to gain. Jack snapped the hand-cuffs on him

After a little while, when he had recovered from his surprise, he confidently reminded us that we had no authority to arrest him on Canadian territory. Instructing Jack to keep him covered, I moved the post back to its original anchorage. A great light filtered into Dupont's conceited self-assurance and he realized that, although he was a Canadian subject, he had been apprehended in the act of selling plates for the purpose of making counterfeit United States money in contravention of a penal law that carries with it a sentence of fifteen years in Atlanta penitentiary.

Although we finally had him safe in the Ogden Point lockup, there still remained the task of catching the others, including Helen and Leo. At Malone Corners, about ten miles this side of Ogden Point, there is a narrow bridge that takes the highway over a small creek, and its size necessitates the continued presence of a bridge-tender to slow down approaching motorists. The tender as-

sured us that no car had gone north in the past two hours, so we made him give us a rope to tie across the bridge-head and we ordered him to keep sharp watch for an approaching car.

We concealed ourselves, with guns drawn, and waited. Presently we heard the roar of a motor, then the grinding of brakes, and a car pulled up within a foot of our rope. We rushed over and covered them with our guns. Helen came out crying, followed by Leo. Their male friend of the Broken Knuckle came out cowed and wimpering, but the other girl, Sally, sat pat and rent the air with profanity.

Back in the Sheriff's office we advised Helen that she could help herself and Leo, if she would tell us where the plant was located in Montreal. Between alternate fits of crying, she told us that she and Leo had planned to be married the following Tuesday and had about made up their minds to quit the gang and set up a little home in Plattsville. We promised to do all we could to help them if they gave the information needed. She said that the others at Chauketts had already been notified by phone to make their get-away, and that Dupont had taken the precaution to have his meeting with us covered by a friend. This friend must have possessed a yellow streak, for neither Jack nor I had seen a sign of him at the rendezvous.

Helen accompanied us to Montreal and showed us where the plant was located and also helped us to find Owens and Cassonova. Dawn was breaking as we rolled across Victoria Bridge into Montreal. We drove directly to the Barracks of the Royal Northwest Mounted and aroused Major Pepper, the Officer in Charge. With the Major and three of his men, we drove to a

house on Marrin Street, which we surrounded. At a given signal, we rushed in and, after a short tussle, Owens and Cassanova were in irons. In the excitement, no one had thought to keep an eye on Helen, but we found her still there waiting for our return.

We dropped Owens and Cassanova at the Barracks and then went down to Dupont's place on Cadgett Street. A search of the premises revealed great quantities of counterfeit notes, two presses and other paraphernalia in a padlocked room on the third floor of the house.

A few days later, while Jack and I were still at Ogden Point running out some loose ends of the case, we received a call from Helen, requesting our presence at her wedding and expressing a particular desire to have one of us act as best man. We consented. For this great honor Jack and I tossed a coin, and I, being the lucky man, was delegated to be the best man.

Upon our arrival at the Church, Jack found that he was not to be exempt and that he was to have the rare privilege of giving the bride away.

It was a strange wedding; the two principal actors, recent prisoners of the United States, and the attendants, two Secret Service Agents who, but a few days previous to the wedding, had been instrumental in taking their freedom from them. Justice must be satisfied, but Jack and I enjoyed most the part we played in turning two misguided children from a life of crime and misery toward the real happiness that we knew awaited them.

After all, our purpose had been achieved. We had brought Dupont to Justice and had recovered the plates worth millions.

# The Round-Up

(Continued from page 7)

to drag him toward the branding fire. You can imagine what a new experience this is to a calf that perhaps has never seen a man before, and he bucks with all his might to throw off the rope. As the horse comes toward the branding fire, two flankers come out and go down the rope to meet the struggling calf. The flanker who is to throw it, tackles the calf by catching the dewlap in one hand and the flank in the other, leaning his chest on the calf's shoulder. Timing his own motion with the jumps of the calf, the flanker keeps a little ahead and has his feet on the ground when the calf starts to make a jump or buck. Then, with a light pull and turn of the wrists, the calf is thrown, "belly to the sun," and, as the calf hits the ground on his side, the flanker that threw him grabs the upper front leg. At the same time

the other flanker catches the upper hind leg, sits down on the ground behind the calf, and places his feet against the lower hind leg of the calf, still holding the upper hind leg.

In this way, with two flankers holding him, the calf is almost powerless, and is branded, dehorned, castrated, vaccinated, marked, and "doped" in quick succession. "Doping" consists of painting the fresh wounds with a preparation of pine tar, cresylic, and turpentine and flour. This so-called "dope" helps heal the wounds and repels the dangerous screw worm fly. The flankers work in pairs and alternate in throwing the calves, so that where there are two sets of flankers each man throws every fourth calf, and where there are three sets of flankers each man throws every sixth calf. Bulldogging is also used in throwing calves for branding, but flanking is much more common. Then also in some cow outfits there are one or two cowboys who can "heel" the calves when roping. In doing this the roper catches the calf by the hind leg and drags him to the fire in a prone position, so he does not have to be thrown down. This is easier on the flankers but harder on the calf.

When all the calves in the herd have been branded, the cattle are turned back into the territory from which they came. The following day a different and perhaps adjoining territory will be rounded up and the calves branded in the same way.

In almost everything industrial, the problem is reduced to "men," but on the ranch it is reduced to "men and horses." One might almost say to horses, since

the love of a horse explains why there are cowboys—not rough riders, or the gun-decorated hero of the moving picture, but earnest, everyday, hardworking boys who will sit twenty-four hours in a saddle and never whimper, but who "Hate your guts" if you ask them to plow an acre of land or do anything else "afoot."

The following letter from a cowboy who went in charge of a train of cattle—and got into a wreck—brought forth the comment from Wm. Lyon Phelps, of Yale University: "There is one thing in which any professor of literature might imitate him—he leaves absolutely no doubt as to his meaning or intention." And Professor G. A. Kittredge, of Harvard, writes: "That cowboy letter is hard to beat."

Mr. F. S. Hastings, Stamford, Texas.

Dear Sir:

6:30 this morning in going to the Stockyards to feed at this place another train run into my stock train. On an open switch. & killed 2 cows & crippled 4, & the rest of the cows in that car is now all over Town. so I got one car less. & few cows in another car is feeling sore & some of them only got one horn left.

The Crew of both train jumped off & myself. so it was no one hurt. It was not enough left of the engine and one stock car to tell the Fait. 8 or 10 of the Kansas cowboys is out all over Town picking up our Cattle—wish you could see them coming down the street driving one or two of them cows—I think they got about 10 of the cows in a Pen (down in Town) & they heard of 5 cows in a corn-field just a little while ago, so I guess they will get most of them back today. I will leave here about 5 P. M. will make tomorrow market.

Yours truly, Dock.

P. S.—This R. R. ought to take charge of this whole shipment & Pay for same.

P. S.—The Sheriff shot one cow on the street just a little while ago.

P. S.—The cows down in town is making the horses run off with buggys and running all the women out of town.

P. S.—I think this will cost the R. R. a good deal in this town.

P. S.—The Rail Road they give me a poor & sorry run.

P. S.—They run my cattle 40 hour before this happened without feed—(how about that).

# Georgia Convention

(Continued from page 19)

National Secretary, and C. G. Nichols, National President, as well as from the California Affiliated Exchange Clubs and the Florida Affiliated Exchange Clubs. Reports were presented from respective Clubs in Georgia, giving a concrete idea of civic-social, and civic-commercial undertakings which Exchangites are assisting and promoting, and also the charitable pursuits being covered.

The entertainment began in the afternoon with a luncheon and concluded with a boat ride. The Exchangites were given special entertainment during the morning in the form of an automobile ride around the county.

The features of the convention session of the second day were a speech by William M. Lester, of Augusta, awarding of the attendance trophy, selection of the meeting place for 1929 and 1930 Convention and election of officers for the coming year. William M. Les-

# THE EXCHANGE CALENDAR

JULY

National Exchange Club Convention—July 22-27, 1928, at Toledo, Ohio.

Ohio Affiliated Exchange Clubs Convention—July 22-23, 1928, at Toledo

Michigan Affiliated Exchange Clubs Convention—July 26, 1928, at Toledo, Ohio.

### **AUGUST**

Sunshine Special — Affiliated Exchange Clubs, August 7, 1928.

### NOVEMBER

New Jersey Affiliated Exchange Clubs Convention—November.

ter was elected President. Others who were chosen were John G. Kennedy, Savannah, First Vice-President; Robert A. Collins, Unadilla, Second Vice-President; H. Cliff Hatcher, Waynesboro, Third Vice-President; Quimby Melton, Griffin, Secretary; Ledley Conger, Atlanta, Treasurer; Herbert Smart, Macon, Marshal; C. W. Doster, Rochelle, Sentry

After the business session the convention adjourned to enjoy a trip to Tybee, the concluding chapter in the entertainment. The afternoon and evening were devoted to beach sports, surf bathing, and dancing.

# Proper Display of Flag

(Continued from page 9)

er's table. Always remember that the eagle on the staff should face forward.

If several flags are displayed on staffs, the American flag should be on a higher staff and should be in the center. However, if two or more flags are displayed in the same height staffs, the American flag should be out in front

and all staffs should be the same height, or the American flag should be at the right if only one line is to be put in execution.

On Memorial day the flag should fly at half mast from sunrise to 12:00 noon, from noon to sunset the flag should fly at full mast.

### ON A WALL OR ROPE

Always allow the flag to hang freely. If it is displayed on a wall (as one faces the flag), the stripes should be horizontal and running to the right, or if hung vertically, the blue field should be on the left as one faces the flag.

If a rope is hung across the street or archway and this rope runs east and west, the blue field should be on the east. If the rope runs north and south, the blue field should be on the north. The blue, which contains the stars, should always be on the flag's right.

### WHEN MARCHING

The American flag should always be protected by a guard on each side of the flag bearer.

If more than one flag is in line of march, the American flag should be on the right side or should be out in front of the other flags. In any case, they should all be on the same height staff. Be sure that no flag is higher than the American flag.

Always have the point of the staff point forward in the line of march.

### SALUTES AND RESPECT

The flag of the United States of America is known as a national flag. The American flag when three sides are covered with gold fringe becomes the official "Color" or "Standard." The edge next to the staff has no fringe. When our flag is so decorated and carried by unmounted units, it is the unit's "Color" but when carried by mounted units, it becomes their "Standard."

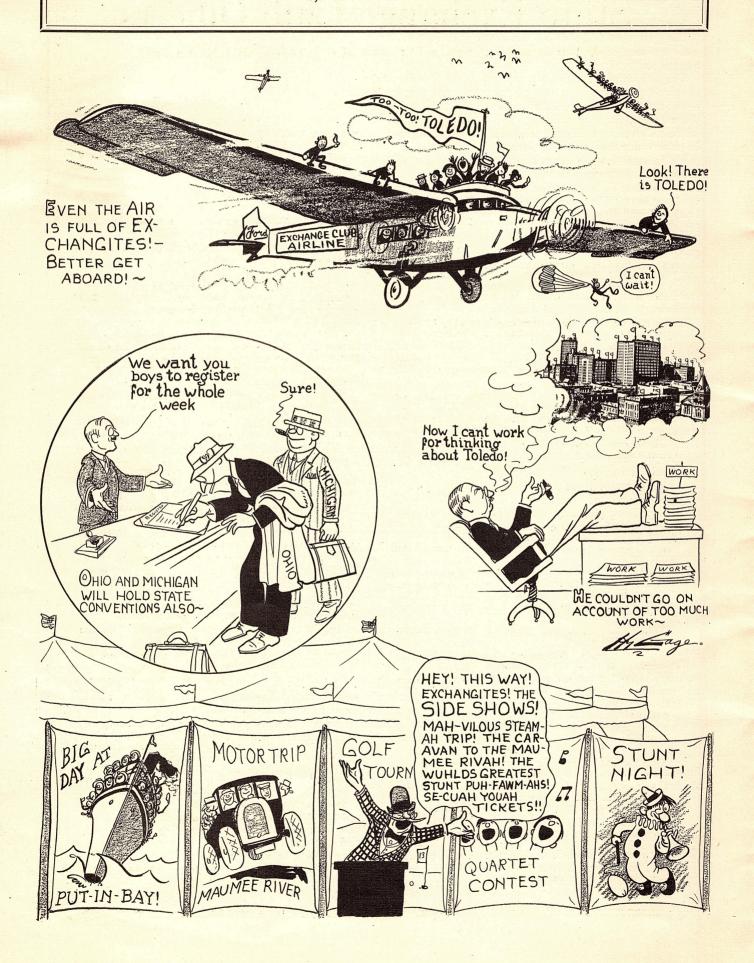
Army, navy, marine corps men and officers and Boy Scouts in uniform always salute the flag and the national anthem by standing at attention and saluting with the head covered.

A civilian should stand at attention, remove his hat and hold it with his right hand over his heart or left breast. A woman should salute by holding her right hand over her heart.

The allegiance to the American flag should be given in the following way, which is the accepted allegiance and should not be made short. It should be remembered that if in uniform the allegiance should be given with a hand salute but if in civilian dress each one should stand at attention with hat removed.

"I pledge allegiance to the flag of the United States of America and to the republic for which it stands; one nation, indivisible, with liberty and justice for all."

# TOLEDO, HERE WE COME!



# State Exchange Club Officers

A Directory of State Officers and Extension Chairmen

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